UNITED STATES DEPARTMENT OF AGRICULTURE

Bureau of Agricultural Economics

STUDY OF FSA STANDARD LOAN RR BORROWERS: REGION VI

Part I. Characteristics of Borrowers, Progress of Borrowers, and Action for Rehabilitation

Tabulated Data for Administrative Use Only

Washington, D. C.

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INTRODUCTION

This set of tabular data with brief explanatory text is intended to make available for administrative use the results of certain tabulations from the study of Farm Security Administration standard loan rural rehabilitation borrowers. It is planned to make the results of additional tabulations available in a comparable form, prior to a more complete analysis and any formal report for general distribution. The tables in this set contain more detailed data than presented in the administrative memoranda which have been prepared to present the results of the study for all Regions combined. This study was made in each of the 12 FSA Regions by the Bureau of Agricultural Economics with the assistance of a Nation-wide WPA project and was initiated at the request of the Farm Security Administration.

Purpose of study.-The study was designed to utilize existing records for standard loan rural rehabilitation borrowers (1) to ascertain the characteristics of borrowers at the time of entering the RR program, their experience during the year before entry, and the trends in types of borrowers selected, (2) to learn the progress of the borrowers since entering the RR program, (3) to analyze the action taken to facilitate rehabilitation, and (4) to analyze the factors associated with success or failure in rehabilitation.

The sample.-In Region VI, 4,648 borrowers were studied. The sample represents approximately 20 percent of all standard loan RR borrowers in the Region whose first standard RR loan was authorized between March 1, 1936 and February 28, 1939 and who, in addition, had not received an emergency loan before March 1, 1936.

Source of data.-All data were obtained from records already available in the regional FSA office; there were no personal interviews with borrowers nor was there any checking back to the county offices. Records consulted included the following: Kardex; application for initial loan; farm and home plans, including "report of last year's business"; leases; debt adjustment forms; and grant, loan, and collection records, including loan agreements and extensions or renewals; and correspondence.

To the extent that the available records permitted for the period covered by the study, data were obtained for both plan and performance for each year after the borrower's entry on the standard RR program as well as for performance during the year before entry on the program. No record of performance for the farm and home activities after entry on the program was available for 16.6 percent of the sample borrowers in Region VI for whom such a record was expected; this percentage excludes those for whom no record was expected because the borrower received the first loan too late to complete a crop year before the end of the period covered by this study. No record was expected for 34.3 percent of all the borrowers in the sample. A borrower was considered as having a record of performance after entry on the program if a farm and home plan was available which was made out some time after the first standard loan was received. Seventy percent of the borrowers for whom no record of performance was available, although expected, had received only

1 standard loan. Loan, collection, and grant data were, of course, available for all borrowers, but such data were not considered as constituting a record of performance for the purposes of the study.

Because of the changes made in some of the forms used by FSA during the period covered by the study, certain items, such as actual family operating expenses and actual net cash income, were available from the records for only a part of the borrowers, while data for still other items, such as certain types of livestock, were not comparable on all the forms which were the source of information.

Precautions necessary in use of tabulated data.--Perhaps the first precaution necessary in the use of the information from this study is to recognize that the data are not comparable with the FSA annual progress reports because the same group of FSA standard loan RR borrowers has not been sampled. The sample differs in these ways:

(1) The progress reports include borrowers regardless of when the first standard loan was received, but this study included only those whose first standard loan was authorized between March 1, 1936 and February 28, 1939.

(2) The progress reports include standard loan borrowers without regard to whether they received emergency loans at any time, but this study excluded any borrower who received an emergency loan before March 1, 1936.

(3) The progress reports include only borrowers in active status at the time of the report, but 13.5 percent of the borrowers included in this study for Region VI were no longer active by February 28, 1939.

A second precaution is to recognize that information about change in economic and social status, progress and failure since entry on the program, is available for only 54.8 percent of the borrowers in the sample for the study and for only 83.4 percent of the borrowers for whom a record of change was expected. It is, therefore, not known whether the borrowers for whom no record of change was available, although expected, had more progress, more failure, or about the same change as those for whom records of change were available for this study. In contrast, the progress reports secure a record of performance after entry on the program for all borrowers sampled because the data are obtained by the county offices.

Farm Security Administration policy, administrative procedures, changed in price levels, and "acts of God" such as drought are all reflected in the tabulated data.

a standard loan. Data, tabulation, and graph data were, of course, available for all borrowers, but such data were not considered as constituting a record of performance for the purposes of the study.

Because of the changes made in some of the forms used in FSA during the period covered by the study, certain items, such as actual family operating expenses and actual net cash income, were available from the records for only a part of the borrowers, while data for still other items, such as certain types of livestock, were not available on all the forms which were the source of information.

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(3) The progress reports include only borrowers in active status at the time of the report, but 13.5 percent of the borrowers included in this study for region VI were no longer active by February 28, 1939.

A second precaution is to recognize that information about changes in economic and social status, projects and failure status on the program, is available for only 54.4 percent of the borrowers in the sample for the study and for only 83.4 percent of the borrowers for whom a record of change was expected. It is, therefore, not known whether the borrowers for whom no record of change was available, either expected or unexpected, had more progress, more failure, or about the same change as those for whom records of change were available for this study. In contrast, the progress reports results a minimum of performance after entry on the program for all borrowers regardless whether the data are obtained by the county office.

Farm Security Administration policy, administrative procedures, changes in price levels, and "acts of God" such as drought are all reflected in the tabulated data.

Types of tables presented.-This set of tabulated data includes the following subjects: Social characteristics, tenure, size of farm and crop production, receipts, expenditures, net worth, assets, liabilities, loans, repayments, grants, and debt adjustment. These tables show what the borrowers were like and what they did before entering the standard RR program, what they did after entry on the program and how they progressed, and what action of a financial nature was given by FSA to implement the rehabilitation process.

Most of the tables showing what the borrowers were like and what they did before entering the program were tabulated by States or by the period in which the borrowers received their first standard loan or by both States and periods. Tables showing what the borrowers did after entry on the program and how they changed were tabulated for the Region as a whole, and by the number of crop years between the first standard loan and the time of the last record after entry on the program.

This study was directed by Olaf F. Larson. Data were transcribed in Region VI by WPA workers supervised by Harvey M. Smith, Edward L. Purcell, and Charles C. Bruton, project supervisors, and Roy L. Roberts, regional supervisor. Tabulations were supervised by Franklin M. Aaronson, assisted by Dorothy F. McCamman. Roy L. Roberts assisted in the preparation of the explanatory text and Fred L. Garlock and George Y. Jarvis collaborated in various phases of the study.

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1/ "By periods" refers to period during which borrower received first standard RR loan.
2/ "By number of crop years" refers to number of crop years between first standard RR loan and last available record of performance after entry on standard RR program.
Note: A table is for the Region, without a breakdown by States, periods, crop years, or other controls, unless the title indicates otherwise.

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* Not available for Region VI at the time this set of tables was released, but a copy will be supplied when the data are tabulated.

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SUMMARY - SELECTED STATISTICS

Number of borrowers in sample: 4,648

Number of borrowers with a record of performance after entry on FR: 3,644

Borrowers still active two to three years after first loan: 65 percent

Persons under 16 years of age as percent of all persons in households of borrowers: 46 percent

Median number of persons in household: 5.0

Most common family composition: (1) husband-wife, and 3 or more children under 16 and (2) husband-wife, 2 or more children under 16 and 1 or more 16 or older

Median age of household head: 38.5

Median grade finished by household head: 6.7

Households including male youths (nonheads) aged 16 to 24: 23 percent

Borrowers who were full or part owners during year before first loan: 26 percent

Borrowers who were full or part owners during last year of record: 32 percent

Borrowers who were not farm operators during major part of crop year before first loan: 15 percent

Median size of farm during year before first loan for borrowers having farms: 43 acres

Median size of farm during last year of record: 49 acres

Median acres in crops during year before first loan for borrowers who had land in crops: 22 acres

Median acres in crops during last year of record: 24 acres

Borrowers reporting gardens during year before first loan: 59 percent

Borrowers reporting gardens during last year of record: 71 percent

Median cash receipts during year before first loan: $231

Median change in cash receipts: $8

Borrowers reporting an increase in cash receipts: 52 percent

Median cash receipts from farm during year before first loan for borrowers with such receipts: $203

Median change in cash receipts from farm for borrowers who had such receipts during year before first loan: -$1

Most common major source of receipts during year before first loan: Crop sales

Most common major source of receipts during last year of record: Crop sales

Borrowers with some receipts from off-farm work during year before first loan: 49 percent

Borrowers with some receipts from off-farm work at time of last record: 54 percent

Borrowers who were farm operators during year before first loan who reported receipts from benefit payments during year before first loan: 33 percent

Borrowers with receipts from benefit payments during last year of record: 66 percent

Median cash family operating expenditures during last year of record: $73

Median net worth at time of first loan: $286

Median net worth, excluding equity in farm real estate, at time of first loan: $220

Median change in net worth: $79

Median change in net worth, excluding equity in farm real estate: $63

Borrowers reporting an increase in net worth: 65 percent

Borrowers reporting an increase in net worth, excluding equity in farm real estate: 64 percent

Median value of assets at time of first loan: $358

Median liabilities at time of first loan: $25

Borrowers reporting no liabilities at time of first loan: 44 percent

Median change in liabilities: $215

Borrowers with no cows or other cattle at time of first loan: 34 percent

Borrowers with no cows or other cattle at time of last record: 13 percent

Borrowers with no hens or other poultry at time of first loan: 8 percent

Borrowers with no hens or other poultry at time of last record: 3 percent

Borrowers with no sows or other hogs at time of first loan: 32 percent

Borrowers with no sows or other hogs at time of last record: 16 percent

Borrowers entering RR program between March 1, 1936 and February 28, 1937 receiving more than 1 standard loan by February 28, 1939: 54 percent

Most important major purposes of loans as measured by amount of money loaned: (1) livestock and poultry, (2) current farm operating expenses, (3) family expenses

Most important major purposes of loans as measured by percentage of borrowers receiving loans for specified purposes: (1) current farm operating expenses, (2) family expenses, (3) livestock and poultry

Borrowers receiving some grants some time between March 1936 and February 1939: 27 percent

Borrowers loaned money for family expenses: 97 percent

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Tables 1, 2, and 3

Almost two-fifths, 39 percent, of the 2,648 borrowers in the sample lived in Arkansas. One-third, 33 percent, lived in Mississippi and more than one-fourth, 28 percent, lived in Louisiana.

About one-fifth, 18 percent, of the borrowers entered the standard loan [illegible] during the first period covered by the study (March 1, 1936 to February 28, 1937); more than one-fourth, 27 percent, entered the program during the second period (March 1, 1937 to February 28, 1938); and about three-fifths, 55 percent, entered during the third period (March 1, 1938 to February 28, 1939).

Of the borrowers for whom some record of performance on farm and home activities after entry on the program was expected, a record was not available for 17 percent. The last available record of performance during the period covered by the study applied to the first crop year after the first standard loan for 45 percent of the borrowers, to the second crop year after the first standard loan for 14 percent, and to the third crop year after the first standard loan for 23 percent.

The relation between the period of the first standard loan and the crop year after the first loan to which the last record of performance applies is shown by table 3. For example, only borrowers entering the program during the first period can have a record of performance applying to the third crop year after the first loan, although some of the first period borrowers have a last record applying to the first or second crop year after the first loan or have no record of performance after entry on the program. Borrowers entering the program during the third period cannot have a record of performance except for the first crop year after the first standard loan.

All of the 406 borrowers with records for the third crop year after the first loan had entered the program during the first period and the performance reported covers the 1938 crop. From table 3 and supplementary data it is known that of the 432 borrowers with last records for the second crop year after the first loan, 93 entered the program during the early part of the first period and their performance covers the 1937 crop, another 51 entered during the latter part of the first period and their performance covers the 1938 crop, while 288 entered during the second period and have a record of performance which covers the 1938 crop. Of the 1,708 borrowers whose last records applied to the first crop year after the first standard loan, 134 entered the program during the early part of the first period and have records covering the 1936 crop, another 22 entered during the latter part of the first period and their performance covers the 1937 crop, 36 entered during the early part and 635 entered during the latter part of the second period and their performance covers the 1937 and 1938 crops, respectively. All of the 841 borrowers entering the program during the third period have 1-year records which necessarily pertain to the 1938 crop.

Thus, of the 2,546 borrowers with a record of performance after entry on the standard loan program, the last record covers the 1938 crop for 2,241 or 88 percent, the 1937 crop for 171 or 7 percent, and the 1936 crop for 134 or 5 percent.

Table 1.-BORROWERS IN SAMPLE: Number and percentage of borrowers in sample classified by period of first standard RR loan, by States 1/

Borrower's State of residence at time of first standard loan	Total borrowers	Borrowers receiving first standard loan between 3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Number	Number	Number
Arkansas	1,803	317	422	1,064
Louisiana	1,315	324	389	602
Mississippi	1,520	186	425	919
Total, all States	4,648	827	1,236	2,585
	Percent	Percent	Percent	Percent
Arkansas	100.0	17.6	23.4	59.0
Louisiana	100.0	24.6	29.6	45.8
Mississippi	100.0	12.2	27.8	60.0
Total, all States	100.0	17.8	26.6	55.6

1/ Period of first standard loan is the period during which first standard RR loan was authorized.

Note: In the explanatory text the periods of first standard loan are referred to as the first, second, and third periods, respectively.

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Table 2.--BORROWERS IN SAMPLE: Number and percentage of borrowers classified by number of crop years between first standard RR loan and last available record of performance after entry on standard RR program, by States 1/

Borrower's State of residence at time of first standard loan	Total borrowers	Borrowers by number of crop years between first loan and last record: No record after first loan: On program less than 1 crop year 2/	On program 1 crop year or more 3/	1 year	2 years	3 years
	Number	Number	Number	Number	Number	Number
Arkansas	1,803	582	222	672	178	149
Louisiana	1,315	466	154	369	168	158
Mississippi	1,530	546	132	667	86	99
Total, all states	4,648	1,594	508	1,708	432	406
	Percent	Percent	Percent	Percent	Percent	Percent
Arkansas	100.0	XXX	18.2	55.0	14.6	12.2
Louisiana	100.0	XXX	18.1	43.5	19.8	18.6
Mississippi	100.0	XXX	13.4	67.8	8.7	10.1
Total, all States	100.0	XXX	16.6	56.0	14.1	13.3

1/ Number of crop years is determined by the interval between the date of the farm and home plan (RHLA) made out by the borrower and the county supervisor at the time of application for the first standard RR loan and the date of the last farm and home plan filled out after entry on the standard RR program. For example, a borrower whose first plan was dated between March 1, 1936 and August 31, 1936 and whose last plan was dated between September 1, 1936 and August 31, 1937 was considered as having the last record 1 crop year after the first loan. If the same borrower's last plan were dated between September 1, 1937 and August 31, 1938, he would be considered as having the last record 2 crop years after the first loan and if the last plan were dated between September 1, 1938 and August 31, 1939, the last record would have been 3 crop years after the first loan.
2/ No record after first loan expected because first standard loan was received after August 31, 1938.
3/ Includes 58 borrowers whose status was "paid up" or "inactive" by end of period of first standard loan and who were not subsequently authorized another loan before February 28, 1939.

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Table 1.-[illegible] IN SAMPLE. Number and percentage of borrowers in sample classified by period of first standard RR loan 1/ and by number of crop years 2/ between first standard loan and last available record of performance after entry on standard RR program, by States

Borrower's State of residence at time of first standard loan	Total borrowers	Borrowers receiving first standard loan between 3/1/36-2/28/37						3/1/37-2/28/38						3/1/38-2/28/39				
			Crop years between first loan and last record						Crop years between first loan and last record						Crop years between 1st loan and last record			On program less than 1 crop year 3/
				No record after first loan	1	2	3			No record after first loan	1	2				No record after first loan	1	
	No.	No.	Pct.	Pct.	Pct.	Pct.	Pct.	No.	Pct.	Pct.	Pct.	Pct.	No.	Pct.		Pct.	Pct.	No.
Arkansas	1,805	317	100.0	21.1	17.7	14.2	47.0	422	100.0	19.4	49.1	31.5	482	100.0		15.1	84.9	582
Louisiana	1,315	324	100.0	9.3	23.8	18.2	48.7	329	100.0	24.4	47.6	28.0	136	100.0		21.3	78.7	466
Mississippi	1,530	186	100.0	12.9	12.4	21.5	53.2	485	100.0	14.1	75.1	10.8	373	100.0		12.9	87.1	546
Total, all States	4,640	827	100.0	14.6	18.9	17.4	48.1	1,236	100.0	19.2	57.5	23.3	991	100.0		15.1	84.9	1,594

1/ Period of first standard loan is the period during which first standard RR loan was authorized.
2/ Number of crop years is determined by the interval between the date of the farm and home plan (RR14) made out by the borrower and the county supervisor at the time of application for the first standard RR loan and the date of the last farm and home plan filled out after entry on the standard RR program. For example, a borrower whose first plan was dated between March 1, 1936 and August 31, 1936 and whose last plan was dated between September 1, 1936 and August 31, 1937 was considered as having the last record 1 crop year after the first loan. If the same borrower's last plan were dated between September 1, 1937 and August 31, 1938, he would be considered as having the last record 2 crop years after the first loan and if the last plan were dated between September 1, 1938 and August 31, 1939, the last record would have been 3 crop years after the first loan.
3/ No record after first loan expected because first standard loan was received after August 31, 1938.

Table 4.-STATUS: Number and percentage of borrowers classified by status on February 28, 1939, by period of first standard RR loan

Status of borrower on February 28, 1939	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
Active 1/	4,025	86.5	64.9	82.5	95.5
Paid up 2/	146	3.2	10.2	4.0	0.5
During period of first loan	45	1.0	2.1	1.2	0.5
After period of first loan	101	2.2	8.1	2.8	—
Inactive 3/	477	10.3	24.9	13.5	4.0
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	4,648		827	1,236	2,585

1/ A borrower was considered active if the amount repaid was less than the amount received from FSA and the case was not classified by FSA as inactive.
2/ A borrower was considered paid up if the amount repaid to FSA equalled or exceeded the amount received, unless the case had been classified as inactive by FSA.
3/ A borrower was considered inactive if classified as such by FSA.

Note: A comparable table is also available for each State in the Region.

Eighty-six percent of the borrowers were still active at the close of the period of study; 3 percent were paid up and the balance of over 10 percent were inactive. The majority of the paid up and inactive borrowers had entered the program during the first period. One percent of all borrowers paid up during the same period the first loan was received and did not come back for another loan.

When compared according to the period of the first standard loan, no other Region had such a large proportion of borrowers who were inactive by February 1939.

Eight of the 146 paid up borrowers and 82 of the 477 inactive borrowers were liquidated by a public sale.

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Region VI

Table 5.-STATUS: Number and percentage of standard RR borrowers classified by status on February 28, 1939, by States

Status of borrower on February 28, 1939	Total borrowers		Borrower's State of residence at time of first standard loan		
			Arkansas	Louisiana	Mississippi
	Number	Percent	Percent	Percent	Percent
Active 1/	4,025	86.5	83.3	87.7	89.5
Paid up 2/	146	3.2	3.8	3.9	1.7
During period of first loan	45	1.0	1.5	0.8	0.5
After period of first loan	101	2.2	2.3	3.1	1.2
Inactive 3/	477	10.3	12.9	8.4	8.8
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	4,648		1,803	1,315	1,530

1/ A borrower was considered active if the amount repaid was less than the amount received from FSA and the case was not classified by FSA as inactive.
2/ A borrower was considered paid up if the amount repaid to FSA equalled or exceeded the amount received, unless the case had been classified as inactive by FSA.
3/ A borrower was considered inactive if classified as such by FSA.

Louisiana and Arkansas had more than twice as large a proportion of paid up borrowers as did Mississippi. Thirteen percent of the borrowers in Arkansas were classified as inactive by February 1939, as compared to between 8 and 9 percent in Louisiana and Mississippi. Eighty-three percent of the Arkansas borrowers were active on February 28, 1939, as compared to 88 of those in Louisiana and 90 percent of those in Mississippi.

Six of the 8 paid up borrowers liquidated by public sale were in Arkansas and 2 were in Mississippi. Of the 82 inactive borrowers so liquidated, 61 were in Arkansas, 7 in Louisiana, and 14 in Mississippi.

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Table 6

Of all the persons in households at the time of the first standard loan, 46 percent were under 16 and over 1 percent were 65 and older. The youth group aged 16 to 24 comprised 18 percent of all persons. Males aged 16 to 64 were over one-fourth of all persons, being 28 percent of the total.

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Table 6.-AGE AND SEX DISTRIBUTION: Number and percentage of all persons in households of borrowers at time of first standard RR loan, by age and sex, by period of first standard loan

Age at time of first standard loan	Total persons 1/			Persons in households of borrowers receiving first standard loan between 3/1/36-2/28/37 1/			3/1/37-2/28/38 1/			3/1/38-2/28/39 1/		
	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Under 5	14.2	7.2	6.9	12.5	6.4	6.0	14.4	7.5	6.9	14.8	7.4	7.3
5 to 9	14.3	7.2	7.1	13.5	6.3	7.2	14.5	7.3	7.2	14.5	7.4	7.0
10 to 14	14.7	7.7	7.0	15.9	8.0	7.9	14.5	7.4	7.1	14.3	7.7	6.6
15	2.4	1.2	1.2	2.9	1.3	1.6	2.1	1.1	1.0	2.4	1.2	1.1
Total, under 16	45.6	23.3	22.2	44.8	22.0	22.7	45.5	23.3	22.2	46.0	23.7	22.0
16 to 24	18.1	8.9	9.1	17.4	8.6	8.2	18.2	8.6	9.6	17.9	8.9	9.8
25 to 34	13.7	6.9	6.9	11.4	5.4	6.0	13.7	7.0	6.7	14.4	7.3	7.1
35 to 44	10.5	5.3	5.2	11.2	5.8	5.4	10.5	5.2	5.3	10.3	5.2	5.1
45 to 54	7.4	4.3	3.1	8.3	4.5	3.8	7.2	4.3	2.9	7.2	4.2	3.0
55 to 64	3.5	2.2	1.3	4.6	2.9	1.6	3.7	2.3	1.4	3.1	2.0	1.1
65 and over	1.2	0.6	0.6	1.9	1.2	0.7	1.2	0.6	0.6	1.1	0.6	0.5
Total	100.0	51.5	48.3	100.0	51.4	48.4	100.0	51.3	48.7	100.0	51.6	48.1
Number of persons reporting age 2/	3/ 22,411			4,033			5,874			12,454		

1/ Total includes all persons for whom age was known, regardless of whether sex was known.
2/ Exclusive of 113 persons whose age was unknown.
3/ Based upon 4,644 borrowers reporting age data for household members, out of the 4,648 borrowers in the study.

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Table 7.--AGE AND SEX DISTRIBUTION: Number and percentage of all persons in households of borrowers at time of first standard RR loan, by age and sex, by States

Age at time of first standard loan	Total persons 1/			Persons in households of borrowers by State of residence at time of first standard loan: Arkansas 1/			Louisiana 1/			Mississippi 1/		
	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Under 5	14.2	7.2	6.9	14.4	7.2	7.0	13.4	6.7	6.7	14.8	7.7	7.0
5 to 9	14.3	7.2	7.1	14.0	7.1	6.9	14.1	6.8	7.2	14.9	7.6	7.2
10 to 14	14.7	7.7	7.0	14.4	7.4	7.0	14.7	7.6	7.1	14.8	8.0	6.8
15	2.4	1.2	1.1	2.6	1.2	1.4	2.5	1.2	1.1	2.3	1.3	1.0
Total, under 16	45.6	23.3	22.2	45.4	22.9	22.3	44.5	22.3	22.2	46.8	24.6	22.0
16 to 24	18.1	8.9	9.1	17.9	8.8	9.1	18.7	9.4	9.3	17.6	8.3	9.2
25 to 34	13.7	6.9	6.8	13.5	6.9	6.6	13.2	6.6	6.6	14.2	7.0	7.2
35 to 44	10.5	5.3	5.2	10.8	5.2	5.4	11.0	5.5	5.5	10.1	5.3	4.8
45 to 54	7.4	4.3	3.1	7.8	4.5	3.2	7.8	4.5	3.3	6.7	3.8	2.9
55 to 64	3.5	2.2	1.3	3.5	2.4	1.2	3.4	2.1	1.3	3.5	2.2	1.3
65 and over	1.2	0.6	0.6	1.2	0.7	0.5	1.4	0.6	0.8	1.1	0.6	0.5
Total	100.0	51.5	48.3	100.0	51.4	48.3	100.0	51.2	48.8	100.0	51.3	47.3
Number of persons reporting age 2/	3/ 22,411			6,533			6,379			7,494		

1/ Total includes all persons for whom age was known, regardless of whether sex was known.
2/ Exclusive of 113 persons whose age was unknown.
3/ Based upon 4,[illegible] borrowers reporting age data for household members, out of the 4,548 borrowers in the study.

Mississippi had the largest percentage of persons under 16 in households of borrowers. Differences among [illegible] 16 to 24, [illegible] persons and 65 and over, or for males

Table 8.-SIZE OF HOUSEHOLD: Number and percentage of borrowers classified by number of persons in household at time of first standard RR loan, by period of first standard loan

Number of persons in household at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
1	13	0.3	0.5	0.2	0.3
2	612	13.2	13.0	13.8	12.9
3	889	19.2	17.8	19.2	19.5
4	843	18.2	16.6	19.4	18.1
5	718	15.5	14.8	16.5	15.7
6	555	11.9	12.8	10.7	12.5
7	404	8.7	9.0	8.7	8.6
8	278	6.0	6.4	6.1	5.8
9	162	3.5	4.0	3.3	3.4
10	104	2.2	2.9	2.0	2.1
11 and over	66	1.4	2.2	1.1	1.3
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	4,646		826	1,235	2,585
Number not reporting	2		-	1	---
Median number of persons in household	5.0		5.1	4.9	5.0

Note: A comparable table is also available for each State in the region.

The median size of household was 5.0 persons. The medians and distributions of borrowers by number of persons in the household were about the same for the first, second, and third period borrowers. Families of 3, 4, and 5 persons made up 53 percent of the total, while those of 1 or 2 persons were more than 13 percent, and those of 6 or more persons were 34 percent of the total.

Table 9.--SIZE OF HOUSEHOLD: Number and percentage of borrowers classified by number of persons in household at time of first standard RR loan, by States

Number of persons in household at time of first standard loan	Total borrowers		Borrower's State of residence at time of first standard loan		
			Arkansas	Louisiana	Mississippi
	Number	Percent	Percent	Percent	Percent
1	13	0.3	0.3	0.5	0.1
2	612	13.2	13.0	14.4	12.4
3	889	19.1	19.9	18.7	18.5
4	845	18.2	18.9	16.1	19.1
5	718	15.5	15.9	15.1	15.2
6	555	11.9	11.6	12.6	11.8
7	404	8.7	8.2	8.9	9.2
8	278	6.0	6.4	5.9	5.6
9	162	3.5	2.9	3.4	4.2
10	104	2.2	2.1	2.3	2.4
11 and over	66	1.4	0.8	2.1	1.6
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	4,646		1,801	1,315	1,530
Number not reporting	2		2	—	—
Median number of persons in household	5.0		4.9	5.0	5.0

There were no noticeable differences among the 3 States in the number of persons in the households of the borrowers.

Table 10.--FAMILY COMPOSITION: Number and percentage of borrowers classified by family composition at time of first standard RR loan

Family composition at time of first standard loan	Total borrowers	
	Number	Percent
Normal families	4,390	93.0
Husband-wife; 2 persons	582	12.6
Husband-wife, 1 child under 16; 3 persons	639	13.8
Husband-wife, 2 children under 16; 4 persons	528	11.4
Husband-wife, 3 or more children under 16; 5 or more persons	1,007	21.9
Husband-wife, 1 or more persons 16 or older; 3 or more persons	347	7.5
Husband-wife, 1 child under 16 and 1 or more persons 16 or older; 4 or more persons	296	6.4
Husband-wife; 2 or more children under 16 and 1 or more persons 16 or older; 5 or more persons	591	12.5
Broken families 1/	213	4.6
Nonfamily types 2/	17	0.4
Total reporting	4,620	100.0
Number not reporting	20	

1/ Male or female without spouse but with 1 or more children.
2/ Single head only or single head and another person or persons of the same sex.

Normal families, those with husband and wife, were characteristic of these standard loan borrowers, as all but 5 percent were of this type. Three-fourths of the families were normal families with 1 or more children under 16. Over one-third, 35 percent, of the families had 1 or more persons aged 16 or older in addition to the husband and wife. Twenty-eight percent contained a husband and wife, children under 16, and also persons - usually children - aged 16 or older. One-eighth of the families consisted of only husband and wife.

Table 11.--AGE OF HEAD: Number and percentage of borrowers classified by age of household head at time of first standard RR loan, by States

Age of household head	Total borrowers		Borrower's State of residence at time of first standard loan		
			Arkansas	Louisiana	Mississippi
	Number	Percent	Percent	Percent	Percent
16 to 24	508	11.0	11.0	10.0	11.3
25 to 34	1,386	29.8	29.9	28.7	31.1
35 to 44	1,201	25.9	25.1	26.9	26.0
45 to 54	968	20.9	21.5	22.3	18.9
55 to 64	483	10.4	10.8	10.2	10.1
65 and over	93	2.0	1.7	2.3	2.1
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	4,639		1,797	1,314	1,528
Number not reporting	9		6	1	2
Median age of household head	38.5		38.6	39.3	37.7

The median age of borrowers was 38.5 years. Eleven percent were under 25 and 12 percent were aged 55 and over. Louisiana borrowers averaged the oldest, a little over 39 years, and Mississippi borrowers the youngest, a little less than 38 years.

Table 12.--EDUCATION OF HEAD: Number and percentage of borrowers classified by highest grade of school finished by household head at time of first standard RR loan, by States

Highest grade finished	Total borrowers		Borrower's State of residence at time of first standard loan		
			Arkansas	Louisiana	Mississippi
	Number	Percent	Percent	Percent	Percent
None	307	7.1	4.0	15.0	3.9
1 to 3	583	13.2	9.3	19.6	12.3
4 to 5	960	22.3	21.1	24.6	21.6
6	458	10.6	11.6	10.4	9.6
7	484	10.5	11.0	9.9	9.3
8	873	20.2	23.2	10.6	21.6
9	261	6.0	5.3	3.2	9.3
10	191	4.4	4.6	2.4	6.0
11	105	2.4	1.7	3.2	2.6
12	111	2.6	3.5	0.8	3.1
13 or more	29	0.7	0.7	0.3	1.0
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	4,317		1,641	1,238	1,438
Number not reporting	331		162	77	92
Median grade finished by household head	6.7		7.3	5.3	7.3

More than one-half, 54 percent, of the heads did not complete the eighth grade; one-fifth, 20 percent, stopped at the end of the eighth grade or stopped before completing the ninth grade; only 3 percent completed at least the twelfth grade. Less than 1 percent were reported as completing 1 or more years beyond the twelfth grade. On the other hand, 7 percent did not even complete the first grade. The median grade finished was 6.7. The Louisiana borrowers had the least schooling; 80 percent of them did not reach the eighth grade as compared with 58 percent of those in Arkansas and 56 percent in Mississippi. Mississippi and Arkansas had almost 4 times as large a proportion of borrowers who had completed 12 or more grades than did Louisiana. The median grade finished in Arkansas and Mississippi was the same, 7.3, while the median in Louisiana was 5.3.

Table 23.--EDUCATION AND AGE OF HEAD: Number of borrowers classified by highest grade of school finished and by age of household head at time of first standard RR loan

Highest grade finished	Total borrowers	Age of head: 16 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number
None	307	16	61	75	75	67	12	1
1 to 4	568	35	132	169	138	79	15	—
4 to 5	960	85	267	248	227	102	31	—
6	458	43	137	133	101	38	6	—
7	454	49	152	123	87	37	6	—
8	873	111	284	228	158	82	9	—
9	241	43	105	65	38	7	1	—
10	190	49	71	39	24	10	1	—
11	105	38	42	15	10	—	—	—
12	112	20	49	21	13	1	3	—
13 or more	29	—	4	11	8	6	—	—
Unknown	119	17	82	77	87	51	9	8
Total	4,648	508	1,386	1,201	968	487	93	9
Median grade finished by household head	6.7	8.2	7.4	5.5	5.0	5.4	5.0	*

* Median not computed on a base of fewer than 50 cases.

Note: A comparable table is also available for each State in the Region.

This table shows the relation between age and education. The median grade finished was highest for the youngest heads and lowest for the oldest.

Tables 14 and 15

Less than one-fourth, 23 percent, of the households had 1 or more male youths (other than the household head) aged 16 to 24. Seventeen percent of the households had 1 youth, 5 percent had 2 youths, and 1 percent had 3 or more youths.

Mississippi had the smallest proportion of households with male youths aged 16 to 24 and Louisiana had the largest proportion.

Table 14.-NUMBER OF MALE YOUTHS IN HOUSEHOLD: Number and percentage of borrowers classified by number of male youths (nonheads) aged 16 to 24 in household at time of first standard RR loan, by period of first standard loan

Number of male youths aged 16 to 24	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36- 6/30/37	3/1/37- 3/28/38	3/29/38- 3/28/39
	Number	Percent	Percent	Percent	Percent
None	3,549	76.7	72.1	77.9	77.5
1	798	17.2	19.4	16.2	17.0
2	220	5.0	7.0	4.4	4.6
3 or more	53	1.1	1.5	1.5	0.9
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	4,630		820	1,234	2,576
Number not reporting	18		7	2	9

Note: A comparable table is also available for each State in the Region.

(5A-3)

Table 15.-NUMBER OF MALE YOUTHS IN HOUSEHOLD: Number and percentage of borrowers classified by number of male youths (nonheads) aged 16 to 24 in household at time of first standard RR loan, by States

Number of male youths aged 16 to 24	Total borrowers		Borrowers: State of residence at time of first standard loan		
			Virginia	Louisiana	Mississippi
	Number	Percent	Percent	Percent	Percent
None	3,549	76.7	76.1	73.9	79.6
1	798	17.2	16.1	18.7	14.2
2	220	5.0	4.9	5.8	4.1
3 or more	53	1.1	0.8	1.6	1.2
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	4,630		1,794	1,372	1,527
Number not reporting	18		12	1	3

(5A-4)

Table 16.--YEARS ON FARM: Number and percentage of borrowers classified by number of years resident on farm to be operated during crop year of first standard RR loan

Years on farm to be operated	Total borrowers	
	Number	Percent
Less than 1	1,385	42.9
1 but less than 2	1,541	47.8
2 or more	301	9.3
Total reporting	3,227	100.0
Number not reporting	1,123	

Ninety-one percent of the borrowers had lived less than 2 years on the farm to be operated during the crop year in which they received their first standard loan; 43 percent had been on this farm less than 1 year. Some part of this high rate of mobility is due to the fact that one-seventh of the borrowers were starting in as farm operators; during the major part of the year before the first loan they were farm laborers or nonfarm. Another 23 percent had served the major part of the year before as croppers. Information concerning "years on farm" was known for less than 70 percent of the borrowers in the study.

Table 17.-TIMES CHANGED FARMS: Percentage of borrowers classified by number of times changed farms since first standard RR loan and before February 28, 1939, by period of first standard loan 1/

Number of times changed farms	Borrowers receiving first standard loan between		
	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Percent	Percent	Percent
0	73.1	91.8	100.0
1	21.1	8.1	---
2	5.4	0.1	---
3	0.4	---	---
4 or more	---	---	---
Total	100.0	100.0	100.0
Number reporting	570	1,119	2,[illegible]
Number not reporting	257	117	19

1/ Inasmuch as the last available record for a large proportion of the borrowers was filled out before February 28, 1939, the number of changes reported in this table is an underestimation of the total moves between the time of receiving the first standard RR loan and February 28, 1939.

Note: A comparable table is also available for each state in the Region.

Over one-fourth of the first period borrowers changed farms 1 or more times after entry on the program and before February 28, 1939; most frequently there was just 1 change. Eight percent of the second period borrowers had changed farms once. No borrower in the third period was reported as changing farms before February 28, 1939.

Table 18.-TENURE STATUS YEAR BEFORE RR: Number and percentage of borrowers classified by tenure status during year before first standard RR loan, by period of first standard loan 1/

Tenure status year before first standard loan	Total borrowers		Borrowers receiving first standard loan between-		
			3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39
	Number	Percent	Percent	Percent	Percent
Full owner	1,087	23.6	19.7	23.8	24.7
Part owner 2/	97	2.1	1.7	2.5	2.1
Tenant	1,657	36.0	46.9	30.5	35.1
Cropper	1,075	23.3	14.2	26.7	24.6
Hired or unpaid farm laborer	232	5.0	3.9	6.3	4.7
Nonfarm	461	10.0	13.6	10.2	8.8
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	4,608		811	1,224	2,573
Number not reporting	40		16	12	12

1/ Tenure status is that held during major part of crop year before first standard RR loan.
2/ A part owner rents part and owns part of the farm operated.

Note: A comparable table is also available for each State in the Region; a table showing the type and length of lease is available for 12 borrowers reporting lease data out of the 2,829 borrowers who rented land.

Thirty-six percent of the borrowers were tenants on the farm operated during the year before entry on RR. Twenty-six percent owned all or part of the farm operated, 23 percent were croppers, 10 percent were not in agriculture during the major part of the crop year, and 5 percent were farm laborers. The percentage of borrowers accepted who were tenants decreased from 47 percent in the first period to 35 percent in the third period. The percentages who were croppers increased from 14 to 25 percent and those who were owners increased from 21 to 27 percent. The percentage of borrowers who had been "nonfarm" decreased from the first to the third period, while the percentage who had been farm laborers increased after the first period.

Table 19.-TENURE STATUS YEAR BEFORE RR: Number and percentage of borrowers classified by tenure status during year before first standard RR loan, by States 1/

Tenure status year before first standard loan	Total borrowers		Borrowers' State of residence at time of first standard loan		
			Arkansas	Louisiana	Mississippi
	Number	Percent	Percent	Percent	Percent
Full owner	1,087	23.6	24.0	25.4	21.6
Part owner 2/	97	2.1	2.7	2.6	0.9
Tenant	1,657	36.0	29.9	40.[illegible]	34.[illegible]
Cropper	1,075	23.3	16.3	22.9	32.0
Hired or unpaid farm laborer	231	5.0	9.4	2.5	2.0
Nonfarm	461	10.0	13.7	6.3	8.3
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	4,608		1,794	1,297	1,517
Number not reporting	48		9	10	19

1/ Tenure status is that held during major part of crop year before first standard RR loan.
2/ A part owner rents part and owns part of the farm operated.

Note: A table showing the type and length of lease is available for the 12 borrowers reporting lease data out of the 2,659 borrowers who rented land.

Owners were most frequent in Louisiana, where 28 percent of the borrowers owned all or part of the farm operated during the year before the first standard loan as compared to 27 percent in Arkansas and 22 percent in Mississippi. Two-fifths, 40 percent, of the Louisiana borrowers were tenants, but only about 34 percent of those in Arkansas and Mississippi were tenants. Mississippi had twice as large a proportion of croppers as Arkansas, 32 and 16 percent, respectively, while Arkansas with 9 percent farm laborers had almost 5 times as large a percentage as Mississippi. About one-seventh of the Arkansas borrowers had been "nonfarm" as compared with 1 out of 16 in Louisiana.

Table 20.- TENURE STATUS LAST PR RECORD: Number and percentage of borrowers classified by tenure status during last year of record after entry on standard RR program, by number of crop years after first loan 1/

Tenure status during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
Full owner	686	27.1	23.2	35.0	26.5
Part owner 2/	129	5.1	5.0	5.1	5.5
Tenant	1,718	67.7	69.7	59.9	68.0
Cropper	2	0.1	0.1	—	—
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,535		1,706	429	400
Number not reporting 3/	11		2	3	6

1/ Tenure status is that held during major part of last crop year of record.
2/ A part owner rents part and owns part of the farm operated.
3/ May include an occasional borrower with other than farm operator status, but exclusive of 2,102 borrowers with no record after entry on RR program.

Note: A table showing the type and length of lease is available for the 1,384 borrowers reporting lease data out of the 1,849 borrowers who rented land, exclusive of the borrowers with no record after entry on RR program.

Almost one-third, 32 percent, of the borrowers were owners during the last crop year for which a record was available after entry on the RR program; more than two-thirds were tenants. The percentage of owners was largest for the borrowers who had been on the program 2 years and smallest for those who had been on the program 1 year.

Table 21.--TENURE STATUS YEAR BEFORE ON AND LAST ON RECORD: Number of borrowers classified by tenure status during year before first standard loan and during last year of record after entry on standard RR program 1/

Tenure status year before first standard loan	Total borrowers	Borrowers by tenure status during last year of record after entry on RR: Full owner	Part owner 2/	Tenant	Cropper	Unknown 3/
	Number	Number	Number	Number	Number	Number
Full owner	631	565	35	30	—	1
Part owner 2/	64	8	46	10	—	—
Tenant	964	27	22	913	1	1
Cropper	520	26	13	479	1	1
Hired or unpaid farm laborer	122	5	1	113	—	1
Nonfarm	242	55	10	174	—	3
Unknown	4	—	—	4	—	—
Total 4/	2,546	686	129	1,718	2	11

1/ Tenure status is that held during major part of crop year.
2/ A part owner rents part and owns part of the farm operated.
3/ Includes, in addition to borrowers whose tenure status was unknown, an occasional borrower with other than farm-operator status.
4/ Exclusive of 2,102 borrowers with no record after entry on RR.

Note: A comparable table is also available with borrowers classified by number of years (1, 2, or 3) after first standard loan.

Most of the borrowers who had been "nonfarm" or farm laborers before RR became tenants, as did those who were croppers. The shifts in status were not marked for other tenure groups. Forty of the 695 owners and part owners were known to have dropped to a tenant status, while 49 of the 964 who had been tenants had changed to an owner status, as did 30 of the 520 who had been croppers.

Table 22.--TENURE STATUS YEAR BEFORE OR AND NUMBER OF MALE YOUTHS IN HOUSEHOLD: Number of borrowers classified by tenure status during year before first standard RR loan and by number of male youths (nonheads) aged 16 to 24 in household at time of first standard RR loan

Tenure status year before first standard loan	Total borrowers	Number of male youths aged 16 to 24				
		0	1	2	3 or more	Unknown
	Number	Number	Number	Number	Number	Number
Full owner	1,087	769	235	65	14	4
Part owner	97	66	21	8	2	---
Tenant	1,657	1,245	302	83	21	6
Cropper	1,075	844	169	53	11	6
Hired or unpaid farm laborer	231	211	17	3	---	---
Nonfarm	461	381	59	14	5	2
Unknown	40	33	3	4	---	---
Total	4,648	3,549	798	230	53	18

Note: A comparable table is also available for (a) each State in the Region, (b) for each of the 3 periods of first standard loan, and (c) for each State by each of the 3 periods of first standard loan.

A larger proportion of the owners than of any other group had male youths in their households.

Table 23.-SIZE OF FARM YEAR BEFORE RR: Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by period of first standard loan 1/

Acres in farm year before first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
Less than 20	386	12.6	16.6	12.7	10.9
20 to 49	1,495	48.8	43.6	48.0	51.2
50 to 99	765	25.0	24.4	25.7	24.9
100 to 174	308	10.1	10.2	10.3	9.9
175 to 259	74	2.4	3.0	2.3	2.3
260 to 499	27	0.9	1.6	0.8	0.7
500 to 999	7	0.2	0.6	0.2	0.1
1,000 and over	—	—	—	—	—
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	3,052		139	921	1,492
Number not reporting	928		51	120	757
Median acres in farm	43		43	43	43

1/ Exclusive of 658 borrowers reporting no farm during crop year before first standard RR loan.

Note: A comparable table is also available for each State in the Region.

The median size of farm during the year before the first loan for borrowers operating farms was 43 acres for each period. One-eighth, 13 percent, of all farms were under 20 acres, 49 percent were 20 to 49 acres, 25 percent were 50 to 99 acres, and nearly 14 percent were 100 acres and over in size.

Table 2A.--SIZE OF FARM YEAR BEFORE RR: Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by States 1/

Acres in farm year before first standard loan	Total borrowers		Borrower's State of residence at time of first standard loan		
			Arkansas	Louisiana	Mississippi
	Number	Percent	Percent	Percent	Percent
Less than 20	386	12.6	6.3	19.4	8.9
20 to 49	1,445	48.8	38.7	56.4	43.6
50 to 99	765	25.0	31.1	17.8	28.7
100 to 174	308	10.1	16.6	4.7	10.5
175 to 259	74	2.4	4.2	1.0	2.5
260 to 499	27	0.9	1.5	0.4	0.7
500 to 999	7	0.2	0.6	0.1	0.2
1,000 and over	—	—	—	—	—
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	3,052		880	1,132	1,040
Number not reporting	938		527	77	334
Median acres in farm	43		55	36	45

1/ Exclusive of 658 borrowers reporting no farm during crop year before first standard RR loan.

Farms of Arkansas borrowers before acceptance averaged one and one-half times larger than those of Louisiana and nearly one and one-fourth times larger than those of Mississippi borrowers. The medians were 55, 45, and 36 acres for Arkansas, Mississippi and Louisiana, respectively. One out of every 5 borrowers in Louisiana had been operating farms of less than 20 acres while about 1 out of every 12 borrowers had been operating farms of this size in Arkansas and Mississippi.

Table 25.-SIZE OF FARM LAST RR RECORD: Number and percentage of borrowers classified by acres in farm during last year of record after entry on standard RR program, by number of crop years after first loan

Acres in farm during last year of record after entry on RR:	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
Less than 20 1/	113	4.9	4.5	4.3	7.3
20 to 49	1,057	46.2	46.9	45.4	43.5
50 to 99	670	29.3	29.4	28.8	28.8
100 to 174	326	14.2	14.1	14.2	14.9
175 to 259	88	3.8	3.7	5.1	3.3
260 to 499	35	1.5	1.3	1.9	2.2
500 to 999	2	0.1	0.1	0.3	---
1,000 and over	---	---	---	---	---
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,291		1,549	374	368
Number not reporting 2/	255		159	58	38
Median acres in farm	49		49	50	49

1/ May include an occasional borrower reporting no farm.
2/ Exclusive of 2,102 borrowers with no record after entry on RR program.

The median size of farm in the last year of record, 49 acres, was practically the same whether the borrowers had been on the program 1, 2, or 3 years. Five percent of the farms were under 20 acres and 46 percent were 20 to 49 acres; 29 percent were 50 to 99 acres and only one-fifth, 20 percent, of the farms were 100 acres and over in size.

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TABLE NO-SIZE OF FARM FROM LAST YEAR BEFORE AND LAST YEAR OF RECORD: Number of borrowers classified by acres in farm during year before first standard loan and during last year of record after entry on standard RR program

Acres in farm during year before first standard loan	Total borrowers	Borrowers by acres in farm during last year of record after entry on RR: 0	Less than 20	20 to 49	50 to 99	100 to 174	175 to 259	260 to 499	500 to 999	1,000 and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
0	339	1	8	159	81	28	9	5	---	---	48
Less than 20	200	1	57	97	20	4	2	---	---	---	19
20 to 49	772	2	28	496	135	46	13	1	1	---	50
50 to 99	414	---	1	69	249	43	10	3	---	---	39
100 to 174	170	---	---	16	23	101	5	8	---	---	17
175 to 259	44	---	---	4	2	5	30	1	---	---	2
260 to 499	18	---	---	1	4	2	2	9	---	---	---
500 to 999	5	---	---	1	1	1	---	1	1	---	---
1,000 and over	---	---	---	---	---	---	---	---	---	---	---
Unknown	584	---	15	214	155	96	17	7	---	---	80
Total 1/	2,546	4	109	1,057	670	326	88	35	2	---	255

1/ Exclusive of 2,102 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

This table shows the tendency for borrowers with farms of less than 50 acres the year before the first loan to have a larger farm the last year of record if they made adjustments, but for borrowers with farms of 50 acres or more the tendency was for a smaller farm if an adjustment was made. Of the 350 borrowers operating farms of less than 50 acres the year before acceptance who made adjustments in the size of their farms, 31 obtained smaller farms while 319 borrowers obtained larger farms. Of the 203 borrowers starting with farms of 50 acres or more and making adjustments, 133 obtained smaller farms and 70 obtained larger farms. Those who had no farms during the year before the first loan averaged somewhat smaller farms during the

Table 27.-ACRES IN CROPS YEAR BEFORE RR: Number and percentage of borrowers classified by acres in crops during year before first standard RR loan 1/

Acres in crops during year before first standard loan	Total borrowers	
	Number	Percent
Less than 10	240	7.2
10 to 19	1,225	36.7
20 to 29	1,137	34.2
30 to 59	661	19.9
60 to 99	58	1.7
100 to 149	8	0.2
150 to 199	---	---
200 to 399	2	0.1
400 to 599	1	*
600 and over	1	*
Total reporting	3,323	100.0
Number not reporting	638	
Median acres in crops	22	

* Less than 0.05 percent.

1/ Exclusive of 687 borrowers reporting no land in crops during crop year before first standard RR loan.

The median number of acres in crops during the year before the first loan was 22. Over one-third, 37 percent, had 10 to 19 acres and another third, 34 percent, had 20 to 29 acres. Only 2 percent had 60 acres or more.

Table 28.--ACRES IN CROPS LAST RR RECORD: Number and percentage of borrowers classified by acres in crops during last year of record after entry on standard RR program, by number of crop years after first loan

Acres in crops during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
Less than 10 1/	39	1.8	1.3	2.5	3.2
10 to 19	693	31.6	32.5	32.4	27.0
20 to 29	871	39.6	40.1	39.1	38.5
30 to 59	557	25.4	24.5	24.5	29.7
60 to 99	26	1.2	1.3	0.9	0.8
100 to 149	6	0.3	0.2	0.3	0.5
150 to 199	---	---	---	---	---
200 to 399	3	0.1	0.1	---	0.3
400 to 599	1	*	---	0.3	---
600 and over	---	---	---	---	---
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,196		1,508	318	370
Number not reporting 2/	350		200	114	36
Median acres in crops	24		24	24	25

* Less than 0.05 percent.
1/ May include an occasional borrower reporting no land in crops.
2/ Exclusive of 2,102 borrowers with no record after entry on RR program.

The median number of acres in crops during the last year of record was the same, about 24 acres, regardless of whether the borrower had been on the program 1, 2, or 3 years. Under one-third, 32 percent, of all the borrowers had 10 to 19 acres in crops, 40 percent had 20 to 29 acres. Less than 2 percent had 60 acres or more.

Table 29

This table shows the tendency for borrowers with less than 30 acres in crops the year before the first loan to have more acres in crops the last year of record if they made adjustments, but for borrowers with 30 or more acres in crops the tendency was fewer acres in crops if an adjustment was made. Of the 615 borrowers with less than 30 acres in crops the year before acceptance who made adjustments in the crop acreage, 126 planted fewer acres while 489 borrowers planted more acres. Of the 137 borrowers starting with 30 acres or more and making adjustments, 124 planted fewer acres and 13 planted more acres. Those who had no land in crops during the year before the first loan had practically the same acreage in crops during the last year of record, on the average, as did other borrowers.

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Table 23.-ACRES IN CROPS YEAR BEFORE RR AND LAST RR RECORD: Number of borrowers classified by acres in crops during year before first standard loan and during last year of record after entry on standard RR program

Acres in crops during year before first standard loan	Total borrowers	Borrowers by acres in crops during last year of record after entry on RR: 1/ 0	Less than 10	10 to 19	20 to 29	30 to 59	60 to 99	100 to 149	150 to 199	200 to 399	400 to 599	600 and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
0 1/	354	1	5	87	112	69	1	---	---	---	---	---	69
Less than 10	128	---	7	52	30	11	---	---	---	---	---	---	28
10 to 19	626	3	10	269	200	59	2	---	---	---	---	---	83
20 to 29	588	---	5	198	283	134	1	---	---	---	---	---	77
30 to 59	317	---	1	21	79	163	8	2	---	---	---	---	43
60 to 99	32	---	---	2	1	15	3	3	---	---	---	---	8
100 to 149	3	---	---	---	---	2	1	---	---	---	---	---	---
150 to 199	---	---	---	---	---	---	---	---	---	---	---	---	---
200 to 399	---	---	---	---	---	---	---	---	---	---	---	---	---
400 to 599	1	---	---	---	---	---	---	---	---	1	---	---	---
600 and over	1	---	---	---	---	---	---	---	---	---	1	---	---
Unknown	496	---	7	144	186	104	10	1	---	2	---	---	42
Total 2/	2,546	4	35	693	871	557	26	6	---	3	1	---	350

1/ Includes borrowers with no farms and borrowers with farms but with no land in crops.
2/ Exclusive of 2,102 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Table 30.-GARDEN YEAR BEFORE RR: Number and percentage of borrowers classified by garden or crop production for home use during year before first standard RR loan 1/

Garden or crop production for home use year before first standard loan	Total borrowers	
	Number	Percent
No garden and no crop production for home use	920	23.0
Garden	2,339	58.6
No garden, but crop production for home use	735	18.4
Total reporting	3,994	100.0
Number not reporting	654	

1/ Crop production for home use includes any crops commonly used for food by farm families in the Region.

About one-fourth, 23 percent, of the borrowers were reported as having neither a garden nor crops which could be used for food. Fifty-nine percent had a garden and 18 percent had no garden but did grow crops which might be used for food by the family.

Table 31.-GARDEN LAST YR RECORD: Number and percentage of borrowers classified by garden or crop production for home use during last year of record after entry on standard RR program, by number of crop years after first loan 1/

Garden or crop production for home use during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
No garden and no crop production for home use	71	3.2	2.8	3.7	4.6
Garden	1,580	71.4	71.4	67.4	74.3
No garden, but crop production for home use	563	25.4	25.8	28.9	20.9
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,214		1,523	322	369
Number not reporting 2/	332		185	115	37

1/ Crop production for home use includes any crops commonly used for food by farm families in the Region.
2/ Exclusive of 2,102 borrowers with no record after entry on RR program.

Almost three-fourths, 71 percent, of the borrowers reported having a garden and one-fourth, 25 percent, while not reporting a garden, did grow crops which could be used for food by the family. Only 3 percent reported no garden and no crop production for home use. Seventy-one percent of the borrowers on the program 1 year, 67 percent of those on 2 years, and 74 percent of those on 3 years had gardens.

Table 32.-GARDEN YEAR BEFORE RR AND LAST RR RECORD: Number of borrowers classified by garden or crop production for home use during year before first standard loan and during last year of record after entry on standard RR program 1/

Garden or crop production for home use year before first standard loan	Total borrowers	Borrowers by garden or crop production for home use during last year of record after entry on RR: No garden and no crop production for home use	Garden	No garden, but crop production for home use	Unknown
	Number	Number	Number	Number	Number
No garden and no crop production for home use	470	18	276	101	75
Garden	1,245	26	814	242	163
No garden, but crop production for home use	336	6	168	109	53
Unknown	495	21	322	111	41
Total 2/	2,546	71	1,580	563	332

1/ Crop production for home use includes any crops commonly used for food by farm families in the Region.
2/ Exclusive of 2,102 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Nearly every borrower who had neither a garden nor crop production for home use during the year before RR had improved this situation during the last year of record by having a garden or growing crops which could be used for food by the family. Nearly all of the borrowers who previously had a garden or crops for home use continued to have one or the other.

Tables 33, 34, and 35

The median cash receipts during the year before the first standard loan increased 32 percent between the first and third periods, from $185 to $244. The median was $233 for all periods combined. There was a decrease in the proportion of borrowers with cash receipts of less than $125, from 33 percent in the first period to 13 percent in the second and to 12 percent in the third period. There was an increase in the percentage of borrowers with cash receipts of $250 or more, from 31 percent in the first period to 46 and 48 percent in the second and third periods, respectively.

The median change in cash receipts for the borrowers for whom there was a record of change was an increase of $8. The median change for borrowers on the program 1 year was a decrease of $20 with a median increase of $35 and $83 for borrowers on the program 2 and 3 years, respectively. However, 48 percent reported their cash receipts were less during the last year of record than before entry on RR. Such a decrease was reported by 56 percent of those who had been on the program 1 year at the time of the last record, 40 percent of those who had been on 2 years, and 23 percent of those who had been on 3 years. The borrowers with 1-year records ending between 9/1/37 and 8/31/38 and between 9/1/38 and 8/31/39 were the only groups with a median change which was a decrease; 52 and 60 percent, respectively, of these 2 groups reported a decrease in receipts.

Less than 7 percent had a decrease of $250 or more; the same percentage had an increase of $250 or more. The longer the time on the program, the smaller was the percentage of borrowers with a $250 or more decrease and the larger the percentage with a $250 or more increase. Such a decrease was reported by 8, 6, and 2 percent of the borrowers on the program 1, 2, and 3 years, respectively, while the $250 or more gain in cash receipts was reported by 4, 7, and 15 percent of those on RR 1, 2, and 3 years, respectively, at the time of the last record.

Table 35 shows the tendency for the chances of an increase in total cash receipts to be in inverse proportion to the amount of cash receipts before entry on RR. Sixty-eight percent of the borrowers who had receipts of less than $250 during the year before RR reported an increase for the last year of record on RR, but an increase was reported by only 31 percent of the borrowers whose receipts before entry on RR had been $250 or more.

Table 33.-CASH RECEIPTS YEAR BEFORE WR: Number and percentage of borrowers classified by cash receipts, excluding loans, during year before first standard RR loan, by period of first standard loan

Cash receipts year before first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
$0	96	2.1	5.5	2.3	1.0
$1 to $124	611	13.6	27.2	10.7	10.7
$125 to $249	1,787	39.7	36.3	41.2	40.1
$250 to $374	1,125	25.0	18.6	26.0	26.6
$375 to $499	462	10.3	6.2	10.1	11.7
$500 to $749	296	6.6	4.1	6.8	7.3
$750 to $999	79	1.8	1.3	1.9	1.8
$1,000 to $1,499	26	0.6	0.5	0.7	0.6
$1,500 to $1,999	6	0.1	0.3	0.1	0.1
$2,000 to $2,499	3	0.1	—	0.2	*
$2,500 and over	3	0.1	0.1	—	0.1
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	4,494		786	1,194	2,514
Number not reporting	154		41	42	71
Median cash receipts year before first standard loan	$233		$185	$237	$244

* Less than 0.05 percent.

[illegible] Number and percentage of borrowers classified by change in net receipts, excluding loans, from year before first standard loan to specified last year of record after entry on standard [illegible] program, by number of crop years after first loan

Change in net receipts, excluding loans	Total borrowers		Borrowers by number of crop years after first loan, per specified last year of record: 1 ending between 6/1/[illegible]-12/1/[illegible]				2 end[illegible]				[illegible]
			Total	6/1/[illegible]-8/31/37	9/1/37-8/31/38	9/1/38-8/31/39	Total	9/1/37-8/31/38	9/1/38-8/31/39		9/1/38-8/31/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
$500 or more	40	1.6	1.9	1.6	1.3	2.0	1.2	---	1.5		0.8
$400 to $250	122	5.0	5.7	2.3	1.3	6.3	5.0	---	8.4		1.5
[illegible]	[illegible]	[illegible]	[illegible]	7.8	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		3.8
[illegible]	[illegible]	13.1	[illegible]	23.2	34.2	34.2	24.0	23.0	[illegible]		13.9
$0 to $124	798	32.4	29.6	37.1	32.0	26.9	35.2	40.4	33.0		40.9
[illegible]	[illegible]	[illegible]	[illegible]	14.0	[illegible]	[illegible]	17.6	18.0	17.5		21.3
$250 to $374	82	3.3	2.2	3.1	1.3	2.2	3.8	5.6	3.3		7.4
[illegible]	[illegible]	[illegible]	1.2	3.9	---	1.0	1.7	3.4	[illegible]		[illegible]
[illegible]	[illegible]	[illegible]	0.8	3.9	1.3	0.5	1.4	3.4	0.9		2.8
$1,000 to $1,999	7	0.3	0.2	3.1	---	---	0.2	---	0.2		3.6
$2,000 and over	---	---	---	---	---	---	---	---	---		---
Total	[illegible]	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0		100.0
Number reporting	2,463		1,655	129	75	1,451	418	84	325		390
Number not reporting 1/	93		53	5	3	45	14	4	10		18
Number shares in [illegible]	98		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]

1/ [illegible] of 2,[illegible] borrowers who [illegible] after entry on the program.

Table 38.-CASH RECEIPTS YEAR BEFORE RR AND CHANGE IN CASH RECEIPTS: Number of borrowers classified by cash receipts during year before first standard loan and by change in cash receipts, excluding loans, from year before first standard loan to last year of record after entry on standard RR program

Cash receipts year before first standard loan	Total borrowers	Borrowers by change in cash receipts, excluding loans: -$500 or more	-$499 to -$250	-$249 to -$125	-$124 to -$1	$0 to $124	$125 to $249	$250 to $374	$375 to $499	$500 to $999	$1,000 to $1,999	$2,000 and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
$0	57	---	---	---	---	12	25	7	5	5	3	---	---
$1 to $124	375	---	---	---	49	196	96	18	7	6	---	---	3
$125 to $249	975	---	---	57	356	337	126	31	15	8	---	---	5
$250 to $374	616	---	12	139	242	149	45	12	12	5	---	---	---
$375 to $499	233	---	57	76	40	34	20	11	4	3	---	---	2
$500 to $749	155	7	57	40	22	8	10	1	---	1	2	---	2
$750 to $999	40	16	15	2	1	1	1	2	---	2	---	---	---
$1,000 to $1,499	13	10	1	---	---	1	---	---	---	---	1	---	---
$1,500 to $1,999	4	3	---	---	---	---	---	---	---	---	1	---	---
$2,000 to $2,499	3	3	---	---	---	---	---	---	---	---	---	---	---
$2,500 and over	1	1	---	---	---	---	---	---	---	---	---	---	---
Unknown	71	---	---	---	---	---	---	---	---	---	---	---	71
Total 1/	2,546	40	122	302	716	799	323	82	43	30	7	---	83

1/ Exclusive of 2,102 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Tables 36, 37, 38, and 39

The median cash receipts derived from the farm during the year before entry on RR was $203 for those borrowers who had such farm receipts. Fifty-six percent had farm receipts of $1.00 to $299. Less than 1 out of 7, 14 percent, received $400 or more. These data exclude all those with no farm receipts the year before because most of such borrowers had not been farm operators during this time.

For an analysis of change in farm receipts, table 38 rather than table 37 should be studied because the data in the latter include those borrowers who had no farm receipts during the year before entry on the program and thus must show an increase in receipts from the farm.

Table 38 shows change only for those borrowers who had farm receipts during the year before entry on the program. This group had a median decrease of $1. The median changes for those on the program 1, 2, and 3 years were a decrease of $29 and increases of $40 and $62, respectively. However, 50 percent had less farm receipts in their last year of record than before coming on the RR program. The longer the borrowers were on the program, the smaller was the proportion reporting some decrease; 39, 38, and 27 percent of those on the program 1, 2, and 3 years, respectively, had a decrease in farm receipts. Six percent had a decrease of $250 or more and 5 percent had an increase of $250 or more. The $250 or more decrease was reported by 7, 5, and 3 percent of those on the program 1, 2, and 3 years, respectively, while the $250 or more gain was reported by 4, 7, and 9 percent of those on the program a comparable length of time.

The borrowers who had no farm receipts the year before the first loan had a median of $172 for the last year of record after entry on RR according to the data in table 39. This same table shows the median change in farm receipts to be in inverse proportion to the amount of farm receipts the year prior to acceptance.

Table 36.-FARM RECEIPTS YEAR BEFORE RR: Number and percentage of borrowers classified by cash farm receipts during year before first standard RR loan 1/

Cash farm receipts year before first standard loan	Total borrowers	
	Number	Percent
$1 to $99	689	17.7
$100 to $199	1,233	31.7
$200 to $299	939	24.1
$300 to $399	491	12.7
$400 to $499	240	6.4
$500 to $749	219	5.6
$750 to $999	48	1.2
$1,000 to $1,499	17	0.4
$1,500 to $1,999	5	0.1
$2,000 and over	5	0.1
Total reporting	3,897	100.0
Number not reporting	95	
Median cash farm receipts	$203	

1/ Exclusive of 654 borrowers reporting no cash farm receipts during year before first standard RR loan.

Table 37.—CHANGE IN FARM RECEIPTS: Number and percentage of borrowers classified by change in cash farm receipts from year before first standard loan to specified last year of record after entry on standard RH program, by number of crop years after first loan,

Change in cash farm receipts	Total borrowers		Borrowers by number of crop years after first loan and by specified last year of record: 1 ending between				2 ending between			3 ending between
			Total	9/1/36-8/31/37	9/1/37-8/31/38	9/1/38-8/31/39	Total	9/1/37-8/31/38	9/1/38-8/31/39	9/1/38-8/31/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
-$500 or more	30	1.2	1.4	0.8	1.3	1.4	1.0	---	1.2	0.0
from to -$250	89	3.6	4.2	0.8	2.7	4.0	3.6	---	4.5	2.1
$249 to $125	272	11.0	13.3	3.9	13.3	14.0	9.0	3.5	10.4	8.8
-$124 to -$1	660	26.9	31.5	19.7	26.0	32.7	18.2	19.0	17.8	16.8
$0 to $124	881	35.5	30.1	40.3	30.7	29.6	37.0	40.8	36.3	42.7
$125 to $249	372	15.0	12.7	15.5	17.3	12.2	20.0	18.0	1.2	19.6
$250 to $374	115	4.7	3.5	5.5	4.0	3.4	6.7	9.1	6.3	7.2
$375 to $499	38	1.6	1.5	3.9	2.7	1.2	1.7	4.7	0.9	2.6
$500 to $749	32	1.3	0.3	3.9	---	0.7	1.7	3.5	1.2	2.6
$750 to $999	11	0.4	0.2	1.6	---	0.1	---	---	---	1.0
$1,000 and over	6	0.3	0.2	3.1	---	---	0.5	1.2	0.3	0.2
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	2,472		1,663	127	75	1,461	421	85	336	385
Number not reporting 1/	74		45	7	3	35	11	7	4	18
Median change in cash farm receipts	$22		$1	$77	$13	-$10	$64	$52	$65	$79

1/ Exclusive of 2,102 borrowers with no record after entry on RH program.

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Table 36.--CHANGE IN FARM RECEIPTS: Number and percentage of borrowers having farm receipts during year before first standard RR loan classified by change in cash farm receipts from year before first standard loan to last year of record after entry on standard RR program, by number of crop years after first loan

Change in cash farm receipts	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
-$500 or more	29	1.4	1.6	1.1	0.[illegible]
-$499 to -$250	97	4.6	5.2	4.2	2.5
-$249 to -$125	272	12.8	15.3	15.6	4.3
-$124 to -$1	665	31.4	35.5	22.7	19.9
$0 to $124	698	33.0	23.7	39.0	45.5
$125 to $249	250	11.8	9.2	16.2	18.4
$250 to $374	67	3.2	2.2	5.0	5.5
$375 to $499	19	0.9	0.7	0.8	1.8
$500 to $749	12	0.6	0.4	0.8	0.9
$750 to $999	3	0.1	0.1	----	0.2
$1,000 and over	5	0.2	0.1	0.6	0.3
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,117		1,634	357	326
Number not reporting 1/	70		43	20	17
Median change in cash farm receipts	-$1		-$29	$40	$62

1/ Exclusive of 2,102 borrowers with no record after entry on RR program and exclusive of 359 borrowers with a record who had no cash farm receipts during year before first standard RR loan.

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Table 39 - CASH FARM RECEIPTS YEAR BEFORE RR AND CHANGE IN CASH FARM RECEIPTS: Number of borrowers classified by cash farm receipts during year before first standard loan and by change in cash farm receipts from year before first standard loan to last year of record after entry on standard RR program

Cash farm receipts year before first standard loan	Total borrowers	Borrowers by change in cash farm receipts: -$500 or more	-$400 to -$250	-$249 to -$125	-$124 to -$1	$0 to $124	$125 to $249	$250 to $374	$375 to $499	$500 to $749	$750 to $999	$1,000 and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
$0	350	---	---	---	---	131	125	48	20	20	8	3	4
$1 to $99	332	---	---	---	38	215	87	22	7	3	---	---	10
$100 to $199	668	---	---	12	264	276	86	22	1	2	1	---	4
$200 to $299	517	---	---	84	230	126	52	11	5	4	2	1	2
$300 to $399	284	---	21	86	97	58	8	9	3	---	---	---	2
$400 to $499	121	---	26	44	22	14	9	1	2	2	---	---	1
$500 to $749	126	6	41	44	12	8	8	1	---	1	---	2	1
$750 to $999	24	9	9	1	2	1	---	1	1	---	---	---	---
$1,000 to $1,499	8	6	---	1	---	---	---	---	---	---	---	1	---
$1,500 to $1,999	4	3	---	---	---	---	---	---	---	---	---	1	---
$2,000 and over	3	3	---	---	---	---	---	---	---	---	---	---	---
Unknown	50	---	---	---	---	---	---	---	---	---	---	---	50
Total 1/	2,546	29	97	272	665	829	375	115	39	32	11	8	74

1/ Exclusive of 2,102 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Table 41.--FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS FOR BENEFIT RR: Number and percentage of borrowers classified by cash farm receipts as a percentage of total cash receipts during year before first standard RR loan, by period of first standard loan 1/

Cash farm receipts as percentage of total cash receipts year before first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
Less than 10	61	1.6	1.1	1.8	1.6
10 to 19.9	70	1.8	1.4	2.0	1.8
20 to 29.9	72	1.8	1.7	2.0	1.8
30 to 39.9	81	2.1	0.9	2.9	2.0
40 to 49.9	94	2.4	2.2	2.6	2.4
50 to 59.9	128	3.5	2.2	4.3	3.6
60 to 69.9	220	5.6	4.4	6.5	5.6
70 to 79.9	288	7.4	6.5	7.9	7.4
80 to 89.9	436	11.2	8.6	12.2	11.5
90 to 100	2,437	62.6	71.0	57.8	62.3
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	3,897		633	1,027	2,237
Number not reporting	97		36	18	43

1/ Exclusive of 654 borrowers reporting no cash farm receipts during year before first standard loan.

Half or more of the total cash receipts were derived from the farm during the year before the first loan for 90 percent of the borrowers who had any farm receipts; the corresponding percentages were 93, 89, and 90 for the first, second, and third period borrowers, respectively. At least 9 dollars out of every 10 received came from the farm for over three-fifths of the borrowers.

Table 41.--FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS LAST RR [illegible]: Number and percentage of borrowers classified by cash farm receipts as a percentage of total cash receipts during last year of record after entry on standard RR program, by number of crop years after first loan

Cash farm receipts as percentage of total cash receipts during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
No farm receipts	16	0.6	0.6	0.5	0.3
Less than 10	6	0.2	0.2	—	0.3
10 to 19.9	15	0.6	0.6	0.9	0.3
20 to 29.9	17	0.7	0.7	0.5	0.3
30 to 39.9	44	1.7	1.8	2.1	1.0
40 to 49.9	69	2.7	3.0	3.5	1.0
50 to 59.9	108	4.3	4.4	4.2	3.8
60 to 69.9	171	6.8	7.4	5.2	6.0
70 to 79.9	264	10.5	11.4	8.0	9.3
80 to 89.9	421	16.7	16.6	13.6	20.5
90 to 100.0	1,388	55.2	53.2	61.5	56.2
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,519		1,694	427	398
Number not reporting 1/	27		14	5	8

1/ Exclusive of 2,102 borrowers with no record after entry on RR program.

Half or more of the total cash receipts during the last year of record on RR were from the farm for 94 percent of the borrowers. The percentages for those on the program 1, 2, and 3 years were 93, 92, and 96 percent, respectively. Ninety percent or more of the receipts were from the farm for 55 percent of the borrowers. A larger percentage of the borrowers on the program 2 and 3 years than of the borrowers on the program 1 year depended almost exclusively upon the farm as a source of cash receipts.

Table [illegible]: Relationship of farm receipts to total receipts, year before first and last RR standard loan: Number of borrowers classified by cash farm receipts as a percentage of total cash receipts, excluding loans, during year before first standard loan and during last year of record after entry on standard RR program

Cash farm receipts as percentage of total cash receipts year before first standard loan	Total borrowers	Borrowers by cash farm receipts as percentage of total cash receipts during last year of record after entry on RR: No farm receipts	Less than 10	10 to 19.9	20 to 29.9	30 to 39.9	40 to 49.9	50 to 59.9	60 to 69.9	70 to 79.9	80 to 89.9	90 to 100	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
No farm receipts	553	7	1	1	3	18	9	27	29	32	49	167	4
Less than 10	28	1	---	3	1	---	1	2	5	3	5	7	---
10 to 19.9	37	---	---	1	2	---	3	3	6	7	3	11	1
20 to 29.9	32	---	---	1	1	3	5	2	2	2	2	13	1
30 to 39.9	43	---	1	1	1	2	4	2	5	2	2	22	1
40 to 49.9	49	---	---	1	2	---	2	5	6	5	7	21	---
50 to 59.9	65	2	---	---	3	3	5	5	10	8	7	22	---
60 to 69.9	106	---	1	1	---	2	3	7	10	19	23	40	---
70 to 79.9	143	---	---	1	---	3	3	6	17	23	32	58	---
80 to 89.9	203	---	1	1	---	5	4	5	11	30	43	102	1
90 to 100	1,432	5	1	5	3	13	23	40	63	127	240	884	17
Unknown	51	1	1	1	1	3	1	4	2	6	8	21	2
Total 1/	2,546	16	6	15	17	44	69	108	171	264	421	1,388	27

1/ Exclusive of 2,102 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

This table shows the tendency for borrowers who had a small percentage of their receipts derived from the farm during the year before the first loan to increase their relative dependence upon the farm as a source of income during the last year of record after entry on RR. However, two-fifths of those who depended almost [illegible] relatively less dependent on their farm income during

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Table 43.-TOTAL CASH RECEIPTS AND FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS YEAR BEFORE RR: Number of borrowers classified by cash receipts, excluding loans, and by cash farm receipts as a percentage of total cash receipts during year before first standard RR loan

Cash receipts year before first standard loan	Total borrowers	Cash farm receipts as percentage of total cash receipts year before first standard loan: No farm receipts	Less than 10	10 to 19.9	20 to 29.9	30 to 39.9	40 to 49.9	50 to 59.9	60 to 69.9	70 to 79.9	80 to 89.9	90 to 100	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
$0	96	96	---	---	---	---	---	---	---	---	---	---	---
$1 to $124	611	98	9	11	13	14	12	21	34	38	45	322	6
$125 to $249	1,787	208	22	31	28	30	48	68	110	139	190	904	9
$250 to $374	1,125	117	19	11	14	15	16	30	53	68	133	640	9
$375 to $499	462	24	6	7	8	12	13	12	14	29	41	293	3
$500 to $749	296	21	4	7	6	7	3	4	7	11	22	202	2
$750 to $999	79	10	1	1	2	2	2	3	2	2	3	50	1
$1,000 to $1,499	28	5	---	2	1	1	---	---	---	1	---	10	---
$1,500 to $1,999	6	---	---	---	---	---	---	---	---	---	1	5	---
$2,000 to $2,499	3	---	1	---	---	---	---	---	---	---	---	2	---
$2,500 and over	3	---	---	---	---	---	---	---	---	---	---	3	---
Unknown	154	87	---	---	---	---	---	---	---	---	---	---	67
Total	4,648	654	61	70	72	81	94	138	220	288	436	2,437	97

Note: A comparable table is also available for each of the 3 periods of first standard loan.

The total cash receipts of borrowers who had no farm receipts during the year before the first loan tended to be less than the receipts of those borrowers who derived the majority of their receipts from their farms.

Table 44.-NET CASH INCOME YEAR BEFORE 1R: Number and percentage of borrowers classified by net cash income during year before first standard FR loan 1/

Net cash income year before first standard loan	Total borrowers	
	Number	Percent
-$500 and over	---	---
-$499 to -$1	6	0.4
$0	26	1.7
$1 to $99	205	13.7
$100 to $199	487	32.5
$200 to $299	366	24.5
$300 to $399	168	11.2
$400 to $499	72	4.8
$500 to $749	45	3.0
$750 to $999	9	0.6
$1,000 and over	7	0.5
Total reporting	1,491	100.0
Number not reporting	1,257	
Median net cash income year before first standard loan	$187	

1/ Net cash income is cash receipts, excluding loans, minus cash farm operating expenditures.

The net cash income was available for less than one-third, 32 percent, of the borrowers. The median for those reporting was $187.

Table 45.--NET CASH INCOME LAST RR RECORD: Number and percentage of borrowers classified by net cash income during last year of record after entry on standard RR program, by States 1/

Net cash income during last year of record after entry on RR	Total borrowers		Borrowers in State of residence at time of first standard loan		
	Number	Percent	Arkansas Percent	Louisiana Percent	Mississippi Percent
-$500 and over	—	—	—	—	—
-$499 to -$1	3	[illegible]	[illegible]	—	[illegible]
$0	[illegible]	[illegible]	[illegible]	[illegible]	—
$1 to $99	215	14.4	11.5	[illegible]	[illegible]
$100 to $199	809	42.2	38.0	42.4	46.8
$200 to $299	489	25.6	23.7	27.2	22.0
$300 to $399	200	10.5	11.5	10.8	9.4
$400 to $499	79	[illegible]	4.6	[illegible]	[illegible]
$500 to $749	[illegible]	[illegible]	4.3	[illegible]	1.5
$750 to $999	10	0.5	0.8	0.4	0.4
$1,000 and over	2	0.1	0.2	—	0.1
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	[illegible],911		657	464	790
Number not reporting 2/	635		342	231	62
Median net cash income: last year of record	$183		$200	$187	$170

1/ Net cash income is cash receipts, excluding loans, minus cash farm operating expenditures.
2/ Exclusive of 2,102 borrowers with no record after entry on RR program.

Data on net cash income during the last year of record were available for 75 percent of the borrowers who reported other types of information. Of the borrowers who did report, 57 percent had less than $200 net cash income. Only 3 percent had a net income of $500 or more. The median was $183 for the borrowers reporting. Mississippi made the poorest showing and Arkansas made the best as shown both by medians and by the percentage distributions.

Tables 46, 47, 48, and 49

Some major farm source or combination of farm sources supplied more than half of the cash receipts for [illegible] percent of all borrowers during the year before the first loan. Farm sources were most important for third period borrowers, the percentages for first, second, and third period borrowers being 75, 76, and 80, respectively. Off-farm work, the second most important major source, was a [illegible] income for [illegible] periods, being the major source for 16, 20, and 18 percent of the borrowers in the 3 respective periods. Crop sales was the most important single source for the total, [illegible] percent, and in all of the periods.

During the year before the first loan, some farm source was the major source for 58 percent of the borrowers in Arkansas, [illegible] percent in both Louisiana and Mississippi. Crop sales were much less and livestock sales [illegible] more important for the Arkansas borrowers than for the others. Off-farm work was more important for Arkansas than for the other 2 States.

After entry on RR, a farm source was most important for 93 percent of the borrowers; the farm sources predominated for 93, 92, and 96 percent of the borrowers on the programs 1, 2, and 3 years, respectively. Crops, 73 percent, and a crops-livestock combination, 10 percent, were the 2 most important sources. Off-farm work was the major source for only 5 percent. The percentage with crop sales as a major source was between 73 and 74 percent for borrowers with 1 and 3-year records and 67 percent for those with a 2-year record.

Although table 49 shows there was some tendency to shift to more diversified sources of farm income, [illegible] percent of those who depended on crops before RR continued to do so after completion and 65 percent of those with off-farm work as a major source the year before RR had shifted to crops as a major source during their last year of record.

Table 46.-MAJOR SOURCE OF RECEIPTS YEAR BEFORE FIRST STANDARD RR: Number and percentage of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during year before first standard RR loan, by period of first standard loan

Major source of receipts year before first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
Crop sales	2,988	66.2	67.2	66.0	65.9
Livestock and produce	160	3.5	3.6	4.6	3.0
Crop sales and livestock and produce 1/	219	4.8	3.2	3.5	6.0
Benefit payments	14	0.3	0.1	0.2	0.4
Other cash from farm	87	1.9	0.6	0.8	2.8
Farm receipts from all farm sources combined 2/	63	1.4	0.5	0.6	2.0
FSA grants	---	---	---	---	---
Off-farm work	825	18.3	16.5	19.9	18.1
Other nonfarm income 3/	60	1.3	2.7	1.7	0.7
No major source	9	0.2	0.1	0.4	0.1
No cash receipts	96	2.1	5.5	2.3	1.0
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	4,523		781	1,200	2,542
Number not reporting	127		46	36	45

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.
2/ No single source of farm receipts is 50 percent of the total, but all sources combined are 50 percent or more of the total.
3/ Receipts from such sources as direct relief, soldier's bonus, etc.

Table 47.-MAJOR SOURCE OF RECEIPTS YEAR BEFORE FSA: Number and percentage of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during year before first standard FSA loan, by States

Major source of receipts year before first standard loan	Total borrowers		Borrower at time of first standard loan: State of residence		
	Number	Percent	Arkansas Percent	Louisiana Percent	Mississippi Percent
Crop sales	2,988	66.2	49.0	76.6	76.8
Livestock and produce	160	3.5	7.5	1.3	0.9
Crop sales and livestock and produce 1/	219	4.8	6.7	3.3	4.0
Benefit payments	14	0.3	0.5	0.4	0.1
Other cash from farm	87	1.9	3.4	1.5	2.5
Farm receipts from all farm sources combined 2/	63	1.4	1.3	2.2	0.7
FSA grants	—	—	—	—	—
Off-farm work	825	18.3	26.5	11.7	13.5
Other nonfarm income 3/	60	1.3	1.7	1.5	0.8
No major source	9	0.2	0.2	0.3	0.1
No cash receipts	96	2.1	3.2	1.2	1.6
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	4,521		1,731	1,289	1,501
Number not reporting	127		72	26	29

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.
2/ No single source of farm receipts is 50 percent of the total, but all sources combined are 50 percent or more of the total.
3/ Receipts from such sources as direct relief, soldiers' bonus, etc.

Table 48.--MAJOR SOURCE OF RECEIPTS LAST RR RECORD: Number and percentage of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during last year of record after entry on standard RR program, by number of crop years after first loan

Major source of receipts during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
Crop sales	1,830	72.7	73.8	67.[illegible]	73.[illegible]
Livestock and produce	118	4.7	3.9	7.[illegible]	5.1
Crop sales and livestock and produce 1/	248	9.8	9.5	10.[illegible]	10.[illegible]
Benefit payments	3	0.1	0.1	0.[illegible]	0.1
Other cash from farm	29	1.2	1.0	1.[illegible]	1.0
Farm receipts from all farm sources combined 2/	124	4.9	4.6	5.[illegible]	6.[illegible]
ASA grants	1	*	0.1	—	—
Off-farm work	121	4.8	5.3	4.9	2.8
Other nonfarm income 3/	18	0.7	0.6	1.[illegible]	0.[illegible]
No major source	20	0.8	0.8	1.2	0.3
No cash receipts	7	0.3	0.3	0.2	0.3
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,519		1,695	426	398
Number not reporting 4/	27		13	6	8

* Less than 0.05 percent.

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.
2/ No single source of farm receipts is 50 percent or more of the total, but all sources combined are 50 percent or more of the total.
3/ Receipts from such sources as direct relief, soldiers' bonus, etc.
4/ Exclusive of 2,10[illegible] borrowers with no record after entry on RR program.

Table 49.--MAJOR SOURCE OF RECEIPTS YEAR BEFORE AND LAST YEAR OF RECORD: Number of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during year before first standard loan and during last year of record after entry on standard RR program

Major source year before first standard loan	Total	Borrowers by major source during last year of record after entry on RR: Crop sales	Livestock and produce	Crop sales and livestock and produce 1/	Benefit payments	Other cash from farm	Farm receipts 2/	FSA grants	Off-farm work	Other nonfarm income 3/	No major source	No cash receipts	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Crop sales	1,701	1,373	22	143	1	11	71	1	43	7	9	3	19
Livestock and produce	93	23	38	18	---	2	4	---	8	1	1	---	---
Crop sales and livestock and produce 1/	87	36	10	21	1	1	7	---	10	---	1	---	---
Benefit payments	3	1	1	---	---	---	---	---	---	---	---	---	1
Other cash from farm	61	25	7	10	1	2	5	---	8	1	1	---	1
Farm receipts 2/	14	5	2	2	---	---	3	---	1	---	1	---	---
FSA grants	---	---	---	---	---	---	---	---	---	---	---	---	---
Off-farm work	419	269	27	38	---	10	23	---	36	2	6	3	5
Other nonfarm income 3/	38	17	1	6	---	2	2	---	4	5	---	1	---
No major source	5	1	---	1	---	---	1	---	1	---	---	---	1
No cash receipts	57	40	3	3	---	1	3	---	5	1	---	---	1
Unknown	68	42	7	6	---	---	5	---	5	1	1	---	1
Total 4/	2,546	1,830	118	246	3	29	124	1	121	18	20	7	27

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent or more of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.

4/ Exclusive of 2,102 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3)

Table 50.--SHIFTS FROM OFF-FARM WORK [illegible]: Number and percentage of borrowers classified by receipts from off-farm work during year before first standard 30 loan, by period of first standard loan 1/

Receipts from off-farm work year before first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			2/28/27	2/28/28	2/28/29
	Number	Percent	Percent	Percent	Percent
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$1 to $24	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$25 to $49	462	10.3	8.4	11.6	10.1
$50 to $74	324	7.2	5.7	7.2	7.6
$75 to $99	174	3.9	3.1	4.4	4.2
$100 to $149	289	6.5	5.0	7.4	7.0
$150 to $199	163	3.6	3.4	4.2	3.5
$200 to $299	217	4.9	3.4	5.6	4.3
$300 to $399	107	2.4	1.3	3.2	2.3
$400 to $499	32	0.7	0.2	0.8	0.8
$500 and over	50	1.1	0.1	1.1	1.4
Total	[illegible]	[illegible]	[illegible]	[illegible]	100.0
Number reporting	4,46[illegible]		778	1,395	2,295
Number not reporting	37[illegible]		58	41	86

1/ Receipts from nonfarm work or from work done on farms other than [illegible] borrower, [illegible] by whom the work was done.

Note: A comparable table is also available for each State in the Region.

Fifty-one percent of the borrowers had no receipts from off-farm work during the year before the first loan; this was true for 62, 46, and 49 percent of the first, second, and third period borrowers, respectively. Almost one-third, 30 percent, had receipts of $200 or more from this source. Nine percent had $200 or more in receipts from off-farm work, with the proportion shifting from 6 percent in the first period to 11 percent in the second and 9 percent

Table 51.--RECEIPTS FROM OFF-FARM WORK YEAR BEFORE RR LOAN: Number and percentage of borrowers classified by receipts from off-farm work during year before first standard RR loan, by States 1/

Receipts from off-farm work year before first standard loan	Total borrowers		Borrower's State of residence at time of first standard loan		
			Arkansas	Louisiana	Mississippi
	Number	Percent	Percent	Percent	Percent
$0	2,262	50.6	47.5	50.1	54.7
$1 to $24	379	8.5	7.3	10.6	8.0
$25 to $49	462	10.3	7.1	13.1	11.6
$50 to $74	334	7.5	6.1	7.2	7.8
$75 to $99	174	3.9	4.6	3.7	3.1
$100 to $149	289	6.5	8.5	6.2	4.3
$150 to $199	163	3.6	4.6	3.0	3.2
$200 to $299	217	4.9	7.1	3.4	3.6
$300 to $399	107	2.4	3.1	1.6	2.2
$400 to $499	32	0.7	0.9	0.5	0.7
$500 and over	50	1.1	1.2	0.6	1.4
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	4,469		1,698	1,285	1,486
Number not reporting	179		105	30	44

1/ Receipts from nonfarm work or from work done on farms other than operated by the borrower, regardless of the member of the household by whom the work was done.

Fifty-two percent of the Arkansas borrowers, 50 percent of the Louisiana, and 45 percent of the Mississippi borrowers had some receipts from off-farm work during the year before the first loan. Seventeen percent of the Arkansas borrowers had receipts of $150 or more from this source as compared to 11 percent of the Mississippi borrowers and 9 percent of those in Louisiana.

Table 52.- RECEIPTS FROM OFF-FARM WORK LAST YEAR OF RECORD: Number and percentage of borrowers classified by receipts from off-farm work during last year of record after entry on standard RR program, by number of crop years after first loan 1/

Receipts from off-farm work during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
$0	1,170	46.4	44.0	53.6	48.9
$1 to $24	427	16.9	17.3	14.5	16.8
$25 to $49	389	15.4	16.0	11.0	17.8
$50 to $74	236	9.3	10.3	7.5	7.1
$75 to $99	96	3.8	3.6	4.9	3.0
$100 to $149	104	4.1	4.3	4.4	3.6
$150 to $199	52	2.1	2.2	1.6	2.0
$200 to $299	34	1.3	1.4	2.1	0.5
$300 to $399	8	0.3	0.4	0.2	0.1
$400 to $499	4	0.2	0.1	0.2	0.1
$500 and over	6	0.2	0.2	---	0.5
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,525		1,699	428	398
Number not reporting 2/	21		9	4	8

1/ Receipts from nonfarm work or from work done on farms other than operated by the borrower, regardless of the member of the household by whom the work was done.
2/ Exclusive of 2,102 borrowers with no record after entry on RR program.

Forty-six percent of the borrowers had no receipts from off-farm work during the last year of record after entry on RR; this was true for 44, 54, and 48 percent of those on the program 1, 2, and 3 years, respectively. Only 4 percent had receipts of $150 or more from this source during the last year of record.

Table 55.—RECEIPTS FROM OFF-FARM WORK YEAR BEFORE FIRST LOAN AND DURING LAST YEAR OF RECORD: Number of borrowers classified by receipts from off-farm work during year before first standard loan and during last year of record after entry on standard RR program 1/

Receipts from off-farm work during year before first standard loan	Total borrowers	Borrowers by receipts during last year of record after entry												
		$0	$1 to $24	$25 to $49	$50 to $99	$100 to $149	$150 to $199	$200 to $299	$300 to $399	$400 to $499	$500 and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
[illegible]	1,383	653	211	164	90	56	42	36	12	4	—	1	14
$1 to $24	179	72	60	23	16	7	6	3	2	—	—	—	5
$25 to $49	228	72	50	48	25	11	7	7	3	—	2	—	3
[illegible]	158	[illegible]	28	34	15	6	6	3	2	—	—	—	1
$[illegible] to $99	79	29	17	11	14	5	5	2	3	—	—	—	1
$100 to $149	151	48	18	29	16	8	8	2	3	1	—	—	—
$150 to $199	84	32	14	13	13	5	4	1	1	—	—	1	—
$200 to $299	121	49	15	21	13	10	9	2	1	1	—	—	—
$300 to $399	54	17	3	9	7	2	10	2	1	—	—	—	—
$400 to $499	17	7	—	1	3	—	2	—	1	1	—	—	—
$500 and over	22	5	1	1	5	1	1	2	1	1	2	2	—
Unknown	92	42	12	16	6	2	3	1	1	—	—	2	1
Total 2/	2,546	1,170	427	389	236	98	114	52	34	8	4	6	21

1/ Receipts from nonfarm work or from work done on farms other than operated by the borrower, regardless of the member of the household by which the work was done.

2/ Exclusive of 2,102 borrowers with no record after entry on RR program.

[illegible] comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

[illegible] 41 percent of the borrowers who had no receipts from off-farm work the year before the first loan

Table 54.--RECEIPTS FROM OFF-FARM WORK AND SIZE OF FARM LAST YR RECORD: Number of borrowers classified by receipts from off-farm work and by acres in farm during last year of record after entry on standard RR program

Receipts from off-farm work during last year of record after entry on RR 1/	Total borrowers	Borrowers by acres in farm during last year of record after entry on RR: 0	Less than 20	20 to 49	50 to 99	100 to 174	175 to 259	260 to 499	500 to 999	1,000 and over	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
$0	1,170	1	61	288	277	142	46	15	---	---	140
$1 to $24	427	---	16	187	126	63	10	3	---	---	22
$25 to $49	389	---	19	162	109	46	13	10	---	---	30
$50 to $74	236	---	9	104	59	35	7	2	1	---	19
$75 to $99	95	---	---	43	29	9	4	---	---	---	10
$100 to $149	104	1	---	35	37	14	1	1	---	---	15
$150 to $199	52	---	1	16	15	9	3	---	---	---	6
$200 to $299	34	---	2	10	12	4	1	2	---	---	3
$300 to $399	8	1	---	---	3	2	2	---	---	---	---
$400 to $499	4	---	---	3	---	1	---	---	---	---	---
$500 and over	6	1	1	2	2	---	---	---	---	---	---
Unknown	21	---	---	5	1	3	1	2	1	---	8
Total 2/	2,546	4	109	1,057	670	326	88	35	2	---	255

1/ Receipts from nonfarm work or from done done on farms, other than operated by the borrower, regardless of the member of the household by which the work was done.
2/ Exclusive of 2,102 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

The median size of farm for borrowers without receipts from off-farm work was 43 acres as compared to the median of 51 acres for borrowers who had such receipts. There was little relationship between the receipts from off-farm work and the size of the farm operated by the borrower during the last year of record.

Table 55.--RECEIPTS FROM BENEFIT PAYMENTS YEAR BEFORE RR: Number and percentage of borrowers classified by receipts from benefit payments during year before first standard RR loan

Receipts from benefit payments year before first standard loan	Total borrowers	
	Number	Percent
$0 1/	2,605	67.2
$1 to $24	511	13.2
$25 to $49	458	11.8
$50 to $74	175	4.5
$75 to $99	62	1.6
$100 to $149	37	1.0
$150 to $199	14	0.4
$200 to $299	8	0.2
$300 to $399	1	*
$400 to $499	---	—
$500 and over	3	0.1
Total reporting	3,874	100.0
Number not reporting	82	

* Less than 0.05 percent.

1/ Exclusive of 692 borrowers reporting tenure status as farm laborer or nonfarm during crop year before first standard RR loan.

Sixty-seven percent of the borrowers who were farm operators did not report any receipts from benefit payments during the year before the first loan. Another 25 percent received less than $50. Less than 2 percent received $100 or more.

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Table 56.-RECEIPTS FROM BENEFIT PAYMENTS LAST RR RECORD: Number and percentage of borrowers classified by receipts from benefit payments during last year of record after entry on standard RR program, by number of crop years after first loan

Receipts from benefit payments during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
	Number	Percent	1 year Percent	2 years Percent	3 years Percent
$0 1/	870	34.5	38.6	36.4	14.8
$1 to $24	683	27.1	27.3	24.8	28.1
$25 to $49	568	22.5	20.9	20.4	31.3
$50 to $74	241	9.5	8.3	11.2	12.8
$75 to $99	85	3.4	2.8	4.2	5.0
$100 to $149	61	2.4	1.9	2.3	4.8
$150 to $199	10	0.4	0.2	0.5	1.0
$200 to $299	6	0.2	---	0.2	1.3
$300 to $399	1	*	---	---	0.3
$400 to $499	1	*	---	---	0.3
$500 and over	1	*	---	---	0.3
Total	[illegible]	100.0	100.0	100.0	100.0
Number reporting	2,527		1,702	427	398
Number not reporting 2/	19		6	5	8

* Less than 0.05 percent.
1/ May include an occasional borrower reporting no farm.
2/ Exclusive of 2,102 borrowers with no record after entry on RR program.

During the last year of record after entry on RR, 34 percent of the borrowers reported no receipts from benefit payments. No receipts from this source were reported by 39, 36, and 15 percent of those on the program 1, 2, and 3 years, respectively. Another 50 percent of all borrowers with records after acceptance received less than $50. Three percent received $100 or over from benefit payments.

Table 57.--RECEIPTS FROM BENEFIT PAYMENTS DURING YEAR BEFORE AND DURING LAST YEAR OF RECORD: Number of borrowers classified by receipts from benefit payments during year before first standard loan and during last year of record after entry on standard RR program

Receipts from benefit payments year before first standard loan	Total borrowers	Borrowers by receipts from benefit payments during last year of record after entry on RR											
		$0 1/	$1 to $24	$25 to $49	$50 to $74	$75 to $99	$100 to $149	$150 to $199	$200 to $299	$300 to $399	$400 to $499	$500 and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
$0 1/	2,260	808	650	486	211	69	48	3	5	1	1	1	18
$1 to $24	135	25	42	47	14	4	2	---	---	---	---	---	1
$25 to $49	75	14	17	23	9	7	3	1	1	---	---	---	---
$50 to $74	14	1	2	4	2	1	4	---	---	---	---	---	---
$75 to $99	11	2	1	1	3	2	2	---	---	---	---	---	---
$100 to $149	4	---	1	1	---	---	2	---	---	---	---	---	---
$150 to $199	1	1	---	---	---	---	---	---	---	---	---	---	---
$200 to $299	1	---	---	---	---	1	---	---	---	---	---	---	---
$300 to $399	1	1	---	---	---	---	---	---	---	---	---	---	---
$400 to $499	---	---	---	---	---	---	---	---	---	---	---	---	---
$500 and over	1	---	---	---	---	---	---	---	---	---	---	---	1
Unknown	43	21	11	6	2	1	---	1	---	---	---	---	1
Total 2/	2,546	870	683	568	241	85	61	10	6	1	1	1	19

1/ Includes borrowers reporting no farms.
2/ Exclusive of 2,102 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Table 58.-NUMBER OF FARM ENTERPRISES YEAR BEFORE RR: Number and percentage of borrowers classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during year before first standard RR loan 1/

Number of farm enterprises year before first standard loan	Total borrowers	
	Number	Percent
1	2,086	62.4
2	845	25.2
3	330	9.9
4	82	2.4
5	3	0.1
6	1	*
7	—	—
8	—	—
9 or 10	—	—
11 or more 2/	—	—
Total reporting	3,347	100.0
Number not reporting	602	

* Less than 0.05 percent.

1/ Exclusive of 699 borrowers reporting no cash receipts from crops or livestock during year before first standard RR loan.
2/ Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.

Of the borrowers who had any receipts from crops or livestock during the year before the first loan, 62 percent had only 1 enterprise, such as cotton, which contributed 10 percent or more of the total from crops and livestock. One-fourth, 25 percent, of the borrowers depended upon 2 enterprises and 10 percent had 3 enterprises. Between 2 and 3 percent were diversified to the extent of having 4 or 5 enterprises each accounting for 10 percent or more of the cash income from crops and livestock.

Table 59.-NUMBER OF FARM ENTERPRISES LAST RR RECORD: Number and percentage of borrowers classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during last year of record after entry on standard RR program, by number of crop years after first loan

Number of farm enterprises during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
0 1/	21	1.0	0.9	1.6	0.8
1	1,344	60.8	62.5	52.2	61.7
2	539	24.4	23.4	27.2	25.9
3	230	10.4	9.7	15.0	9.2
4	62	2.8	2.9	3.4	1.9
5	11	0.5	0.5	0.6	0.5
6	2	0.1	0.1	---	---
7	---	---	---	---	---
8	---	---	---	---	---
9 or 10	---	---	---	---	---
11 or more 2/	---	---	---	---	---
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,209		1,519	320	370
Number not reporting 3/	337		189	112	36

1/ No cash receipts from crops or livestock.
2/ Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.
3/ Exclusive of 2,102 borrowers with no record after entry on RR program.

One percent of the borrowers had no cash receipts from crops and livestock in the last year of record after entry on RR. One enterprise was depended upon by 61 percent of the borrowers. Another one-fourth, 24 percent, had 2 enterprises and 14 percent had 3 or more. Diversification was greater among borrowers on the program 2 years than among those with records either 1 or 3 years after entry on the program.

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Table 60.-NUMBER OF FARM ENTERPRISES YEAR BEFORE RR AND LAST RR RECORD: Number of borrowers classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during year before first standard loan and during last year of record after entry on standard RR program

Number of farm enterprises year before first standard loan	Total borrowers	Borrowers by number of farm enterprises during last year of record after entry on RR											
		0 1/	1	2	3	4	5	6	7	8	9 or 10	11 or more 2/	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
0 1/	377	8	195	66	21	7	4	1	---	---	---	---	75
1	1,100	9	704	198	58	6	---	---	---	---	---	---	126
2	409	1	142	129	56	13	2	---	---	---	---	---	66
3	144	---	35	36	31	16	1	---	---	---	---	---	25
4	42	1	9	5	13	6	---	---	---	---	---	---	8
5	3	---	1	---	1	---	1	---	---	---	---	---	---
6	1	---	---	---	---	---	---	1	---	---	---	---	---
7	---	---	---	---	---	---	---	---	---	---	---	---	---
8	---	---	---	---	---	---	---	---	---	---	---	---	---
9 or 10	---	---	---	---	---	---	---	---	---	---	---	---	---
11 or more 2/	---	---	---	---	---	---	---	---	---	---	---	---	---
Unknown	470	2	258	105	48	15	3	---	---	---	---	---	39
Total 3/	2,546	21	1,344	539	230	62	11	2	---	---	---	---	337

1/ Includes borrowers reporting no farm.
2/ Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.
3/ Exclusive of 2,102 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Excluding those borrowers who had no receipts from crops and livestock during the year before the first loan, 24 percent increased their number of enterprises after entry on RR. 27 percent decreased their number.

Table 41.—FAMILY EXPENDITURES YEAR BEFORE FIRST STANDARD RR LOAN
Number and percentage of borrowers classified by cash family operating expenditures during year before first standard RR loan

Cash family operating expenditures year before first standard loan	Total borrowers	
	Number	Percent
Less than $100	544	35.3
$100 to $199	694	45.7
$200 to $299	199	13.1
$300 to $399	49	3.2
$400 to $499	25	1.6
$500 to $749	7	0.5
$750 to $999	2	0.1
$1,000 to $1,499	—	—
$1,500 to $1,999	—	—
$2,000 and over	—	—
Total reporting	1,520	100.0
Number not reporting	2,128	
Median cash family operating expenditures year before first standard loan	$131	

Information about cash family operating expenditures during the year before acceptance on RR was available for only one-third of the borrowers. The median for those reporting was $131. Thirty-six percent of the borrowers spent less than $100, 46 percent spent $100 to $199, 13 percent spent $200 to $299, and 5 percent spent $300 or more.

Table 62.-FAMILY EXPENDITURES LAST RR RECORD: Number and percentage of borrowers classified by cash family operating expenditures during last year of record after entry on standard RR program

Cash family operating expenditures during last year of record	Total borrowers	
	Number	Percent
Less than $100	1,351	68.4
$100 to $199	522	26.4
$200 to $299	71	3.6
$300 to $399	18	0.9
$400 to $499	8	0.4
$500 to $749	4	0.2
$750 to $999	2	0.1
$1,000 to $1,499	—	—
$1,500 to $1,999	—	—
$2,000 and over	—	—
Total reporting	1,977	100.0
Number not reporting 1/	569	
Median cash family operating expenditures last year of record	$73	

1/ Exclusive of 2,102 borrowers with no record after entry on RR program.

Information about cash family expenditures during the last year of record was available for 78 percent of the borrowers reporting other types of data. The median for those reporting was $73. Approximately 68 percent of the borrowers spent less than $100, 26 percent spent $100 to $199, and 5 percent spent $200 or more for the family.

Tables 67, 68, 69, and 70

Exclusion of the equity in farm land and dwellings decreased the median amount of net worth of borrowers at the time of the first standard loan for each of the 3 periods of study and for each of the 3 States in the Region. For all periods, the median net worth with real estate equity was $286 and without real estate equity was $220, or a difference of $66. The difference between the 2 medians was greatest for Louisiana which had a slightly larger proportion of borrowers who had been owners the year before the first loan than did the other 2 States. The difference between the 2 medians was practically the same for Arkansas and Mississippi, $55 and $56, respectively, even though Arkansas had 4 percent more owners than Mississippi. Both with and without real estate, the median net worth increased each period. The differences are summarized as follows:

Median net worth at time of first standard loan

First standard loan between	Including farm real estate equity	Excluding farm real estate equity	Difference
3/1/36-2/28/37	$217	$181	$36
3/1/37-2/28/38	281	215	66
3/1/38-2/28/39	316	234	82
Total, all periods	286	220	66
States			
Arkansas	206	151	55
Louisiana	381	301	80
Mississippi	298	241	57

While 1 borrower in 8 had a beginning net worth of $1,000 or more, only 1 in 100 had that amount of net worth after the equity in real estate was excluded. Less than 2 percent of all borrowers in the Region had debts in excess of assets at the time of the first loan, with real estate assets and liabilities included, and about the same percent with these items not included.

Table 6[illegible].—NET WORTH AT TIME OF FIRST [illegible] LOAN. Number and percentage of borrowers classified by net worth at time of first standard FH loan, by period of first standard loan

Net worth at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			7/2[illegible]-2/28/37	3/1/37-2/[illegible]/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
-$500 or more	3	0.1	[illegible]	—	[illegible]
-$499 to -$1	63	1.4	2.1	1.6	[illegible]
$0 to $124	1,324	22.4	30.[illegible]	[illegible].4	19.9
$125 to $249	1,038	22.7	23.0	23.1	2[illegible].4
$250 to $499	1,103	24.2	21.[illegible]	[illegible].6	2[illegible].1
$500 to $999	783	7.1	13.[illegible]	[illegible].3	1[illegible].6
$1,000 to $1,499	313	6.8	5.0	[illegible].1	[illegible].8
$1,500 to $1,999	189	2.8	1.[illegible]	[illegible].0	[illegible].1
$2,000 to $2,999	83	1.8	1.1	1.3	2.3
$3,000 to $4,999	22	0.5	0.[illegible]	0.4	0.6
$5,000 and over	9	0.2	0.[illegible]	0.2	0.1
Total	XXX	100.0	100.[illegible]	100.0	100.0
Number reporting	4,570		794	1,820	2,556
Number not reporting	78		33	16	29
Median net worth at time of first standard loan	$286		$217	$281	$316

* Less than 0.05 percent.

Note: A comparable table is also available for each State in the Region.

The median net worth (including real estate equities) increased each period, being $217, $281, and $316 for the first, second, and third period borrowers, respectively. The proportion of borrowers with debts in excess of assets decreased and period from a little over 2 percent in the first period to 1 percent in the third. The proportions with a net worth of $2,000 or more were 9, 11, and 1[illegible] percent, respectively, in the first, second, and third periods.

Table 68.--NET WORTH AT TIME OF FIRST RL LOAN: Number and percentage of borrowers classified by net worth at time of first standard RL loan, by States

Net worth at time of first standard loan	Total borrowers		Borrower's State of residence at time of first standard loan		
			Arkansas	Louisiana	Mississippi
	Number	Percent	Percent	Percent	Percent
-$500 or more	3	0.1	0.2	---	---
-$499 to -$1	63	1.4	2.6	1.2	0.2
$0 to $124	1,024	22.4	14.6	19.2	16.0
$125 to $249	1,038	22.7	19.3	20.6	28.4
$250 to $499	1,103	24.2	27.2	28.6	28.4
$500 to $999	783	17.1	15.6	22.0	17.2
$1,000 to $1,499	313	6.8	7.6	6.8	6.0
$1,500 to $1,999	129	2.8	2.2	4.4	2.3
$2,000 to $2,999	83	1.8	2.0	2.3	1.2
$3,000 to $4,999	22	0.5	0.6	0.4	0.4
$5,000 and over	9	0.2	0.1	0.5	0.1
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	4,570		1,763	1,298	1,509
Number not reporting	78		40	17	21
Median net worth at time of first standard loan	$286		$206	$381	$298

Table 69.--NET WORTH, EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by net worth, excluding equity in farm real estate, at time of first standard RR loan, by period of first standard loan

Net worth, excluding equity in farm real estate, at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
-$500 or more	4	0.1	0.4	—	*
-$499 to -$1	84	1.8	2.9	2.1	1.4
$0 to $124	1,185	25.9	33.8	25.5	23.6
$125 to $249	1,337	29.3	28.8	30.9	29.6
$250 to $499	1,411	30.9	25.1	30.8	32.7
$500 to $999	499	10.9	8.1	9.8	12.4
$1,000 to $1,499	44	1.0	0.8	0.6	1.2
$1,500 to $1,999	4	0.1	0.1	0.2	0.1
$2,000 to $2,999	2	*	—	0.1	*
$3,000 to $4,999	—	—	—	—	—
$5,000 and over	—	—	—	—	—
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	4,569		794	1,219	2,556
Number not reporting	79		31	17	29
Median net worth, excluding equity in farm real estate, at time of first standard loan	$220		$181	$215	$234

* Less than 0.05 percent.

Note: A comparable table is also available for each State in the Region.

The median net worth, excluding real estate, increased each period, being $181, $215, and $234 for the first, second, and third period borrowers, respectively.

Table A.-NET WORTH, EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by net worth, excluding equity in farm real estate, at time of first standard RR loan, by States

Net worth, excluding equity in farm real estate, at time of first standard loan	Total borrowers		Borrower's State of residence at time of first standard loan		
			Arkansas	Louisiana	Mississippi
	Number	Percent	Percent	Percent	Percent
-$500 or more	4	0.1	0.1	0.2	—
-$499 to -$1	84	1.8	3.1	1.5	0.6
$0 to $124	1,182	25.9	41.2	14.7	17.7
$125 to $249	1,337	29.3	27.5	24.0	34.2
$250 to $499	1,411	30.9	21.6	37.4	36.1
$500 to $999	499	10.9	5.8	17.9	10.9
$1,000 to $1,499	44	1.0	0.8	1.8	0.4
$1,500 to $1,999	6	0.1	—	0.4	0.1
$2,000 to $2,999	2	*	—	0.1	—
$3,000 to $4,999	—	—	—	—	—
$5,000 and over	—	—	—	—	—
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	4,569		1,762	1,728	1,508
Number not reporting	79		40	17	22
Median net worth excluding equity in farm real estate at time of first standard loan	$220		$151	$301	$241

* Less than 0.05 percent.

When real estate equities were excluded, the median net worth in Louisiana of $301 was twice that of Arkansas, $151. Mississippi was between the two extremes with a median of $241. Twenty percent of the Louisiana borrowers had a net worth, without farm real estate, of $500 or more as compared with 11 percent of the Mississippi and 7 percent of the Arkansas borrowers.

Table 71.-NET WORTH, INCLUDING AND EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST RR LOAN: Number of borrowers classified by net worth, including equity in farm real estate, and by net worth, excluding equity in farm real estate, at time of first standard RR loan

Net worth, including equity in farm real estate, at time of first standard loan	Total borrowers	Net worth, excluding equity in farm real estate, at time of first standard loan: -$500 or more	-$499 to -$1	$0 to $124	$125 to $249	$250 to $499	$500 to $999	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,999	$3,000 to $4,999	$5,000 and over	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
-$500 or more	3	2	---	---	1	---	---	---	---	---	---	---	---
-$499 to -$1	63	---	61	1	---	1	---	---	---	---	---	---	---
$0 to $124	1,024	---	1	1,018	3	2	---	---	---	---	---	---	---
$125 to $249	1,038	---	3	29	1,003	2	---	---	---	---	---	---	1
$250 to $499	1,103	---	9	53	96	945	---	---	---	---	---	---	---
$500 to $999	783	---	5	49	163	256	310	---	---	---	---	---	---
$1,000 to $1,499	313	---	4	24	54	135	77	18	---	1	---	---	---
$1,500 to $1,999	129	---	1	4	8	42	66	7	1	---	---	---	---
$2,000 to $2,999	83	2	---	2	8	25	33	12	1	---	---	---	---
$3,000 to $4,999	22	---	---	2	1	1	9	6	3	---	---	---	---
$5,000 and over	9	---	---	---	---	2	4	1	1	1	---	---	---
Unknown	78	---	---	---	---	---	---	---	---	---	---	---	78
Total	4,648	4	84	1,182	1,337	1,411	499	44	6	2	---	---	79

Note: A comparable table is also available for (a) each State in the Region, (b) for each of the 3 periods of first standard loan, and (c) for each State by each of the 3 periods of first standard loan.

This table shows the relationship between net worth with and net worth without real estate and shows how excluding the real estate equity usually gives a lower net worth figure.

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Tables 72 and 73

Table 72

More than one-third, 35 percent, of the borrowers for whom a record was available after entry on HR had a lower net worth at the time of the last record than at the time of the first loan, 7 percent incurred a decrease of $250 or more. Nearly one-fourth, 23 percent, increased their net worth by $250 or more. The median change was an increase of $79. Thirty-five percent of the first period, 37 percent of the second, and 32 percent of the third period borrowers had some decrease in their net worth by the time of their last record. The median changes were increases of $112, $62, and $32 for first, second, and third period borrowers, respectively. All of the third period borrowers had been on the program 1 year at the time of their last record; one-third of the second period borrowers had been on 2 years; of the first period borrowers, nearly three-fifths had been on the program 3 years; one-fifth had been on 2 years; and another one-fifth had been on 1 year.

Table 73

More than one-third, 36 percent, of all borrowers with any record of change since receiving the first standard loan had a lower net worth, excluding farm real estate, at the time of the last record than at the time of the first loan. This decrease was reported by 35, 40, and 33 percent of the borrowers with records 1, 2, and 3 years, respectively, after the first standard loan. Four percent incurred decreases of $250 or more and 16 percent had increases of $250 or more, excluding real estate. The median change for all borrowers with records was a gain of $63, with increases of $59, $53, and $104 for borrowers who had been on the program 1, 2, and 3 years, respectively.

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Table 72.--CHANGE IN NET WORTH: Number and percentage of borrowers classified by change in net worth from time of first standard loan to time of last record after entry on standard RR program, by period of first standard loan.

Change in net worth	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
-$1,000 or more	21	0.8	0.9	1.2	0.4
-$999 to -$500	53	2.1	2.6	2.0	1.8
-$499 to -$250	109	4.4	5.4	5.4	2.2
-$249 to -$125	234	9.4	10.5	9.6	8.1
-$124 to -$1	456	18.2	15.9	19.2	19.1
$0 to $124	597	23.9	16.5	25.6	27.9
$125 to $249	456	18.2	18.0	17.2	19.7
$250 to $499	325	13.0	14.7	12.1	14.6
$500 to $999	170	6.8	10.9	5.0	5.5
$1,000 to $1,999	65	2.6	3.6	2.2	2.2
$2,000 and over	16	0.6	1.0	0.5	0.5
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,502		686	992	824
Number not reporting 1/	44		20	7	17
Median change in net worth	$79		$112	$62	$82

1/ Exclusive of 2,102 borrowers with no record after entry on RR program.

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Table 73.--CHANGE IN NET WORTH, EXCLUDING FARM REAL ESTATE: Number and percentage of borrowers classified by change in net worth, excluding equity in farm real estate, from time of first standard loan to specified last year of record after entry on standard RR program, by number of crop years after first loan

Change in net worth, excluding equity in farm real estate	Total borrowers		Borrowers by number of crop years after first loan and specified last year of record							
			1 ending between							ending between
			Total	9/1/36-8/31/37	9/1/37-8/31/38	9/1/38-8/31/39	Total	9/1/39-8/31/40	9/1/40-8/31/41	9/1/38-8/31/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
$15,000 or more	8	0.3	0.2	---	---	0.2	0.5	1.1	0.3	0.3
-$999 to -$500	12	0.5	0.5	0.8	1.3	0.4	---	---	---	1.0
-$499 to -$250	76	3.0	2.4	7.0	2.6	2.6	4.0	2.3	3.3	4.0
-$249 to -$125	259	10.4	10.4	11.7	15.6	10.8	12.1	10.2	11.7	9.0
-$124 to -$1	541	21.6	21.9	24.3	16.2	22.0	22.9	20.5	23.6	18.8
$0 to $124	701	28.0	30.8	16.4	32.4	31.8	23.9	18.2	26.0	20.6
$125 to $249	519	20.8	21.3	24.2	20.8	21.2	17.3	15.9	17.6	21.8
$250 to $499	309	12.4	10.7	12.0	6.5	10.7	15.6	15.9	15.5	16.1
$500 to $999	72	2.9	1.5	3.1	2.6	1.3	3.3	2.7	3.7	8.3
$1,000 to $1,999	4	0.2	0.2	---	---	0.2	---	---	---	0.3
$2,000 and over	1	*	0.1	---	---	0.1	---	---	---	---
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	2,500		1,679	128	77	1,474	423	83	335	398
Number not reporting 1/	46		29	6	1	22	5	2	4	8
Median change in net worth, excluding equity in farm real estate	[illegible]		[illegible]	$48	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

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Table 74.-NET WORTH AT TIME OF FIRST RR LOAN AND CHANGE IN NET WORTH, EXCLUDING FARM REAL ESTATE: Number of borrowers classified by net worth at time of first standard loan and by change in net worth, excluding equity in farm real estate, at time of last record after entry on standard RR program

Net worth, excluding equity in farm real estate, at time of first standard loan	Total borrowers	Borrowers by change in net worth, excluding equity in farm real estate: -$1,000 or more	-$999 to -$500	-$499 to -$250	-$249 to -$125	-$124 to -$1	$0 to $124	$125 to $249	$250 to $499	$500 to $999	$1,000 to $1,999	$2,000 and over	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
-$500 and over	2	---	1	---	---	---	1	---	---	---	---	---	---
-$499 to -$1	57	---	---	1	3	13	8	16	14	2	---	---	---
$0 to $124	724	2	2	10	55	162	233	168	78	13	1	---	2
$125 to $249	767	2	---	10	72	160	219	174	99	27	1	---	3
$250 to $499	734	1	2	28	90	163	199	132	87	24	2	1	5
$500 to $999	214	---	3	27	38	41	39	27	32	5	---	---	2
$1,000 to $1,499	13	1	4	---	1	1	2	2	---	1	---	---	1
$1,500 to $1,999	2	---	---	---	---	1	---	---	1	---	---	---	---
$2,000 to $2,999	---	---	---	---	---	---	---	---	---	---	---	---	---
$3,000 to $4,999	---	---	---	---	---	---	---	---	---	---	---	---	---
$5,000 and over	---	---	---	---	---	---	---	---	---	---	---	---	---
Unknown	33	---	---	---	---	---	---	---	---	---	---	---	33
Total 1/	2,546	6	12	76	259	541	701	519	309	72	4	1	46

1/ Exclusive of 2,102 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

This table shows that the changes in net worth, exclusive of the equity in farm real estate, tended to be in inverse proportion to the amount of net worth at the time of acceptance on RR.

Table 75.--ASSETS AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by value of assets at time of first standard RR loan, by period of first standard loan

Value of assets at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
Less than $125	850	18.6	22.0	19.0	17.3
$125 to $249	974	21.3	18.0	23.7	21.3
$250 to $499	1,068	23.4	22.3	21.0	24.9
$500 to $999	773	16.9	18.4	17.4	16.2
$1,000 to $1,499	420	9.2	10.5	8.8	9.0
$1,500 to $1,999	221	4.8	4.9	4.4	5.0
$2,000 to $2,999	182	4.0	2.1	4.4	4.3
$3,000 to $3,999	51	1.1	0.9	0.8	1.3
$4,000 to $5,999	24	0.5	0.3	0.3	0.7
$6,000 to $9,999	7	0.2	0.5	0.2	*
$10,000 and over	2	*	0.1	---	*
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	4,572		794	1,221	2,557
Number not reporting	76		33	15	28
Median value of assets at time of first standard loan	$358		$362	$336	$366

* Less than 0.05 percent.

Two-fifths of the borrowers had assets, including real estate, of less than $250 at the time of the first standard loan. The proportion of borrowers with this amount of assets was practically the same in each of the 3 periods. The median amount of assets did not vary greatly from period to period, being $362, $336, and $366 for first, second, and third period borrowers, respectively.

Table 76.-NUMBER OF COWS AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by number of cows owned at time of first standard RR loan

Number of cows at time of first standard loan	Total borrowers	
	Number	Percent
No cows, no other cattle	1,542	33.6
1	1,388	30.2
2	746	16.3
3	235	5.1
4	106	2.2
5 to 9	83	1.8
10 to 19	11	0.2
20 to 39	6	0.1
40 and over	---	---
No cows, but 1 or more other cattle	73	1.6
Cattle, type unknown	404	8.8
Total reporting	4,594	100.0
Number not reporting	54	

At the time of entry on the RR program, one-third of the borrowers had no cows or other cattle. Almost half of the borrowers had either 1 or 2 cows. Only 2 percent had 5 or more cows. The proportion of borrowers without any cattle was more than twice the percentage who had been farm laborers or "nonfarm" during the major part of the year before the first loan.

Table 77.-NUMBER OF COWS LAST RR RECORD: Number and percentage of borrowers classified by number of cows owned at time of last record after entry on standard RR program, by number of crop years after first loan

Number of cows at time of last record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
No cows, no other cattle	320	12.6	13.3	12.4	9.9
1	834	32.8	36.7	23.0	26.8
2	520	20.5	19.7	14.7	29.8
3	247	9.7	9.1	10.3	11.9
4	132	5.2	5.0	5.6	5.4
5 to 9	147	5.8	5.2	7.5	6.4
10 to 19	17	0.7	0.5	0.7	1.5
20 to 39	5	0.2	0.1	0.5	0.2
40 and over	—	—	—	—	—
No cows, but 1 or more other cattle	26	1.0	1.1	1.2	0.7
Cattle, type unknown	292	11.5	9.3	24.1	7.4
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,540		1,707	429	404
Number not reporting 1/	6		1	3	2

1/ Exclusive of 2,102 borrowers with no record after entry on RR program.

One out of 8 borrowers had no cattle at the time of their last record after entry on RR. Over one-half, 53 percent, had only 1 or 2 cows. Less than 7 percent had 5 or more cows. The longer borrowers had been on the program, the smaller was the proportion having no cattle.

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Table 75.-NUMBER OF COWS AT TIME OF FIRST RR LOAN AND LAST RR RECORD: Number of borrowers classified by number of cows owned at time of first standard loan and at time of last record after entry on standard RR program

Number of cows at time of first standard loan	Total borrowers	Borrowers by number of cows at time of last record after entry on RR: No cows, no other cattle	1	2	3	4	5 to 9	10 to 19	20 to 39	40 and over	No cows, but 1 or more other cattle	Cattle, type unknown	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
No cows, no other cattle	773	232	303	90	29	19	12	1	---	---	13	74	---
1	763	46	343	164	47	26	31	3	---	---	3	98	2
2	405	13	40	148	86	32	26	1	---	---	4	54	1
3	118	2	7	22	32	16	21	2	---	---	---	16	---
4	50	1	---	4	10	12	11	2	2	---	1	6	1
5 to 9	29	1	---	3	1	2	9	3	1	---	1	8	---
10 to 19	2	---	---	---	---	---	2	---	---	---	---	---	---
20 to 39	1	---	---	---	---	---	1	---	---	---	---	---	---
40 and over	---	---	---	---	---	---	---	---	---	---	---	---	---
No cows, but 1 or more other cattle	47	7	17	9	4	1	1	---	1	---	1	6	---
Cattle, type unknown	343	16	118	78	35	24	33	5	1	---	3	29	1
Unknown	15	2	6	2	3	---	---	---	---	---	---	1	1
Total 1/	2,546	320	834	520	247	132	147	17	5	---	26	292	6

1/ Exclusive of 2,102 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

This table shows that many of the borrowers increased their number of cows after entry on RR, but the increases were generally small.

Table 79.-NUMBER OF HENS AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by number of hens owned at time of first standard RR loan

Number of hens at time of first standard loan	Total borrowers	
	Number	Percent
No hens, no other poultry	351	7.6
1 to 24	1,483	32.2
25 to 49	642	13.9
50 to 74	95	2.1
75 to 99	9	0.2
100 to 149	10	0.2
150 to 199	5	0.1
200 and over	1	*
No hens, but other poultry	43	0.9
Poultry, type unknown	1,971	42.8
Total reporting	4,610	100.0
Number not reporting	38	

* Less than 0.05 percent.

About 1 borrower in 14 had no hens or other poultry at the time of the first standard loan; this is about one-half the proportion of borrowers who had been farm laborers or "nonfarm" during the major part of the year before the first loan. The number of hens owned was not reported for 43 percent of the borrowers who had poultry. Most of those who did report the number of hens had small flocks of less than 50 hens.

Table 60.--NUMBER OF HENS LAST RR RECORD: Number and percentage of borrowers classified by number of hens owned at time of last record after entry on standard RR program by number of crop years after first loan

Number of hens at time of last record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
No hens, no other poultry	71	2.8	2.6	2.3	3.4
1 to 24	208	8.2	8.7	6.5	7.6
25 to 49	197	7.7	8.0	5.1	9.4
50 to 74	33	1.3	1.3	1.4	1.5
75 to 99	2	0.1	0.1	---	---
100 to 149	4	0.2	0.2	0.2	---
150 to 199	---	---	---	---	---
200 and over	2	0.1	0.1	---	0.2
No hens, but other poultry	8	0.3	0.4	0.2	0.2
Poultry, type unknown	2,020	79.3	78.6	84.0	77.7
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,545		1,708	431	406
Number not reporting 1/	1		---	1	---

1/ Exclusive of 2,102 borrowers with no record after entry on RR program.

At the time of the last record after entry on RR, less than 3 percent of the borrowers had no hens or other poultry; this proportion was the same regardless of whether the borrowers had been on the program 1, 2, or 3 years. Interpretation of the data on size of flock is difficult because four-fifths of the borrowers had poultry but the number of hens was not reported. For those reporting number of hens, small flocks of less than 50 hens were most common.

Table 61.-NUMBER OF HENS AT TIME OF FIRST RR LOAN AND LAST RR RECORD: Number of borrowers classified by number of hens owned at time of first standard loan and at time of last record after entry on standard RR program

Number of hens at time of first standard loan	Total borrowers	Borrowers by number of hens at time of last record after entry on RR: No hens, no other poultry	1 to 24	25 to 49	50 to 74	75 to 99	100 to 149	150 to 199	200 and over	No hens, but other poultry	Poultry, type unknown	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
No hens, no other poultry	183	20	15	10	1	1	---	---	---	---	136	---
1 to 24	1,157	25	146	97	8	1	2	---	---	3	875	---
25 to 49	477	7	20	50	14	---	2	---	1	---	382	1
50 to 74	71	1	2	8	7	---	---	---	---	---	53	---
75 to 99	4	---	---	---	---	---	---	---	---	---	4	---
100 to 149	6	---	---	---	---	---	---	---	---	---	6	---
150 to 199	3	---	1	---	---	---	---	---	1	---	1	---
200 and over	1	---	---	---	---	---	---	---	---	---	1	---
No hens, but other poultry	36	1	1	2	---	---	---	---	---	---	32	---
Poultry, type unknown	694	17	22	30	3	---	---	---	---	5	627	---
Unknown	4	---	1	---	---	---	---	---	---	---	3	---
Total 1/	2,546	71	208	197	33	2	4	---	2	8	2,020	1

1/ Exclusive of 2,102 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

The fact that the number of hens was unknown for 79 percent at the time of their last record - although they were known to have had poultry - makes it difficult to see just what the shifts were in size of flock.

Table 82.--NUMBER OF COWS AND HENS AT TIME OF FIRST RR LOAN: Number of borrowers classified by number of cows and by number of hens owned at time of first standard RR loan

Number of cows at time of first standard loan	Total borrowers	Borrowers by number of hens at time of first standard loan: No hens, no other poultry	1 to 24	25 to 49	50 to 74	75 to 99	100 to 149	150 to 199	200 and over	No hens, but other poultry	Poultry, type unknown	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
No cows, no other cattle	1,542	248	507	119	14	1	2	---	1	14	636	---
1	1,388	62	567	250	25	1	2	2	---	9	449	1
2	746	16	259	160	27	3	2	---	---	10	269	---
3	235	6	54	48	16	2	1	2	---	3	103	---
4	106	2	16	25	3	1	1	---	---	3	55	---
5 to 9	83	2	12	16	4	---	2	---	---	1	46	---
10 to 19	11	---	1	3	1	---	---	---	---	---	6	---
20 to 39	6	---	1	---	1	---	---	---	---	---	4	---
40 and over	---	---	---	---	---	---	---	---	---	---	---	---
No cows, but 1 or more other cattle	73	5	36	10	2	---	---	---	---	3	17	---
Cattle, type unknown	404	9	8	10	1	1	---	1	---	---	374	---
Unknown	54	1	2	1	1	---	---	---	---	---	12	37
Total	4,648	351	1,483	642	95	9	10	5	1	43	1,971	38

At the time of the first standard loan, 5 percent of the borrowers had neither poultry nor cattle, 2 percent had cattle but no poultry, and 28 percent had poultry but no cattle. Almost two thirds, 64 percent, of the borrowers had both some cattle and some poultry.

Table 23.—NUMBER OF COWS AND HENS [illegible]: Number of borrowers classified by number of cows owned and by number of hens owned at time of last record after entry on standard RR program

Number of cows at time of last record after entry on RR	Total borrowers	Borrowers by number of hens at time of last record after entry on RR: No hens, no other poultry	1 to 24	25 to 49	50 to 74	75 to 99	100 to 149	150 to 199	200 and over	No hens, but other poultry	Poultry, type unknown	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
No cows, no other cattle	320	15	39	13	5	---	---	---	1	1	246	---
1	834	26	113	86	10	---	---	---	---	2	597	---
2	520	16	38	52	8	---	2	---	1	2	401	---
3	247	4	8	25	3	---	1	---	---	1	205	---
4	132	3	3	9	6	2	---	---	---	1	108	---
5 to 9	147	3	2	6	---	---	1	---	---	---	135	---
10 to 19	17	---	---	1	---	---	---	---	---	---	16	---
20 to 39	5	---	---	---	---	---	---	---	---	---	5	---
40 and over	---	---	---	---	---	---	---	---	---	---	---	---
No cows, but 1 or more other cattle	26	2	5	2	1	---	---	---	---	---	16	---
Cattle, type unknown	292	2	---	3	---	---	---	---	---	1	286	---
Unknown	6	---	---	---	---	---	---	---	---	---	5	1
Total 1/	2,546	71	208	197	33	2	4	---	2	8	2,020	1

1/ Exclusive of 2,102 borrowers with no record after entry on RR program.
Note: A comparable table is also available with borrowers classified by number of crop years (1, 2 or 3) after first standard loan.

At the time of the last record, nearly 6 out of every 7 borrowers had both poultry and cattle.

Table 84.--NUMBER OF SOWS AT TIME OF FIRST STANDARD RRA LOAN: Number and percentage of borrowers classified by number of sows owned at time of first standard RRA loan

Number of sows at time of first standard loan	Total borrowers	
	Number	Percent
No sows, no other hogs	1,460	31.7
1	960	20.9
2	252	5.5
3	61	1.3
4	22	0.5
5	16	0.3
6 to 10	22	0.5
11 or more	6	0.1
No sows, 1 or more other hogs	488	10.6
Hogs, type unknown	1,318	28.6
Total reporting	4,604	100.0
Number not reporting	44	

Almost one-third, 32 percent, of the borrowers had no hogs at the time of their first standard loan; one-tenth were known to have no sows but did have 1 or more other hogs. The type of hogs was unknown for 29 percent of the borrowers but it is clear that the majority had only 1 or 2 sows if they had any. The proportion without hogs was almost double the percentage of borrowers who were farm laborers or "nonfarm" during the major part of the year before the first loan.

Table 85.--NUMBER OF SOWS LAST RR RECORD: Number and percentage of borrowers classified by number of sows owned at time of last record after entry on standard RR program, by number of crop years after first loan

Number of sows at time of last record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
No sows, no other hogs	410	16.1	16.4	18.8	11.9
1	315	12.4	13.1	9.4	14.8
2	100	3.9	3.3	3.1	5.4
3	27	1.1	1.1	0.9	1.2
4	4	0.2	0.1	0.2	0.5
5	5	0.2	---	0.5	0.7
6 to 10	8	0.3	0.5	---	---
11 or more	1	*	0.1	---	---
No sows, 1 or more other hogs	82	3.2	2.3	2.2	4.7
Hogs, type unknown	1,590	62.6	62.1	63.9	62.8
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,543		1,707	431	405
Number not reporting 1/	3		1	1	1

* Less than 0.05 percent.

1/ Exclusive of 2,112 borrowers with no record after entry on RR program.

One-sixth, 16 percent, of the borrowers had no hogs at the time of their last record after entry on RR. The fact that 62 percent of the borrowers were known to have hogs but the type was unknown, limits the value of the percentage distribution by number of sows. However, 1 or 2 sows were most common for those reporting the number.

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Table B6.--NUMBER OF SOWS AT TIME OF FIRST [illegible] AND LAST RR RECORD: Number of borrowers classified by number of sows owned at time of first standard loan and at time of last record after entry on standard RR program

Number of sows at time of first standard loan	Total borrowers	Borrowers by number of sows at time of last record after entry on RR: No sows, no other hogs	1	2	3	4	5	6 to 10	11 or more	No sows, 1 or more other hogs	Hogs, type unknown	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
No sows, no other hogs	830	265	77	12	4	1	1	—	—	32	448	—
2	642	45	126	39	8	2	1	2	—	20	399	—
3	181	9	16	19	7	1	—	1	—	5	123	—
4	40	1	2	7	1	1	2	1	—	—	24	1
5	16	—	1	1	2	—	—	1	—	—	11	—
6	12	—	—	—	2	—	—	1	1	2	6	—
7 to 10	15	—	1	—	1	—	—	1	—	—	13	—
11 or more	6	—	1	—	—	—	—	—	—	—	5	—
No sows, 1 or more other hogs	372	52	47	13	1	—	1	1	—	18	238	1
Hogs, type unknown	423	47	44	9	1	—	—	—	—	4	317	1
Unknown	8	1	—	—	—	—	—	—	—	1	6	—
Total 1/	2,546	410	315	100	27	5	5	8	1	82	1,590	3

1/ Exclusive of 2,102 borrowers with no record after entry on RR program.
Note: A comparable table is also available with borrowers classified by number of crop years (1, 2 or 3) after first standard loan.

Although some who had hogs at the time of the first loan had none at the time of the last record and 41 percent of those who previously had no hogs still had none, the general tendency was an increase in hog raising.

(over)

Table 91.-LIABILITIES AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by liabilities at time of first standard RR loan

Liabilities at time of first standard loan	Total borrowers	
	Number	Percent
$0	2,040	44.4
$1 to $124	1,367	29.7
$125 to $249	349	7.6
$250 to $499	361	7.8
$500 to $749	197	4.3
$750 to $999	112	2.4
$1,000 to $1,499	112	2.4
$1,500 to $1,999	35	0.8
$2,000 to $2,999	19	0.4
$3,000 to $4,999	5	0.1
$5,000 and over	3	0.1
Total reporting	4,600	100.0
Number not reporting	48	
Median liabilities	$ 25	

Forty-four percent of the borrowers reported no liabilities at the time of their first loan. Another 30 percent had liabilities of less than $125. Eighteen percent owed $250 or more and 1 out of 25 had liabilities of $1,000 or more. The median amount of liabilities was $25. These data include real estate mortgages.

Table 12.--[illegible] IN LIABILITIES: Number and percentage of borrowers classified by change in liabilities from time of first standard loan to time of last record after entry on RH program, by number of crop years after first loan

Change in liabilities	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
-$1,000 or [illegible]	[illegible]	0.4	[illegible]	[illegible]	[illegible]
-$249 to -$500	[illegible]	0.[illegible]	0.[illegible]	3.6	[illegible]
-$[illegible] to -$250	37	1.5	1.2	1.6	2.2
-$249 to -$125	53	2.1	1.[illegible]	3.0	5.0
-$124 to -$1	162	6.4	4.[illegible]	3.4	11.[illegible]
$0 to $124	487	19.2	19.[illegible]	10.2	19.[illegible]
$125 to $[illegible]	692	27.3	30.7	[illegible].1	16.[illegible]
$[illegible] to $[illegible]	8[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$500 to $[illegible]	190	7.5	6.0	2.1	11.9
$1,000 to $[illegible]	39	1.5	1.0	3.0	2.2
$2,000 and over	3	0.1	0.2	--	--
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,532		1,703	428	402
Number not reporting 1/	12		5	4	4
Median change in liabilities	$[illegible]		$[illegible]	$[illegible]	$[illegible]

1/ Exclusive of 2,102 borrowers with no record after entry on RH program.

One-ninth, 11 percent, of the borrowers for whom there was a record of change had decreased their liabilities since receiving their first standard loan. Such a decrease was reported for 8, 10, and 22 percent of the borrowers with records 1, 2, and 3 years, respectively, after the first loan. Nine percent had increased their liabilities by $500 or more. Seven, 12, and 14 percent of those on the program 1, 2, and 3 years, respectively, [illegible] increased their liabilities by [illegible] or more. The median change in liabilities was an increase of $215 for all borrowers, [illegible] increases of $[illegible], $200, and $196 for borrowers on the program 1, 2, and 3 years respectively.

[illegible] borrowers classified by [illegible] liabilities by time of first standard loan and by change in liabilities from time of first standard loan to time of last record after entry on standard RR program

Liabilities on date of first [illegible]	Total	Borrowers by change in liabilities: [illegible] or [illegible]	[illegible] to [illegible]	[illegible] to [illegible]	[illegible] to [illegible]	[illegible] to [illegible]	[illegible] to [illegible]	$51 to $125	$250 to [illegible]	$500 to [illegible]	$1,000 to $2,000	$2,000 and [illegible]
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
[illegible]	[illegible]	—	—	—	—	—	173	333	441	104	20	2
[illegible]	946	—	—	—	—	42	143	232	259	54	8	1
[illegible]	227	—	—	—	16	27	58	43	43	5	6	—
[illegible] to $[illegible]	212	—	—	13	19	39	54	35	40	11	1	—
[illegible]	13	—	—	—	3	14	22	23	22	5	1	—
[illegible]	[illegible]	—	11	1	1	7	22	11	13	2	1	—
[illegible] to $2,499	63	4	6	4	9	6	8	11	12	3	—	—
[illegible]	17	2	2	2	3	2	—	1	1	1	1	—
[illegible]	4	4	2	1	—	1	1	—	3	2	1	—
[illegible]	1	—	—	1	—	—	—	—	—	—	—	—
[illegible]	1	—	—	—	—	—	—	—	—	—	—	1
[illegible]	11	—	—	—	—	—	—	—	—	—	—	—
Total [illegible]	2,446	10	24	24	51	161	487	841	[illegible]	196	20	3	19

[illegible] of 2,[illegible] borrowers with no record after entry on RR program.

[illegible] table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

[illegible] the amount of liabilities at the time of the first loan, the borrower may be classified with decreases in liabilities on the basis of the last record, though in practically every [illegible] the reporter if the borrower [illegible] the amount of their liabilities.

[illegible] LIABILITIES AS PERCENTAGE OF ASSETS [illegible] Number and percentage of borrowers classified by liabilities as a percentage of assets at time of first standard loan, by period of first standard loan

Liabilities as percentage of assets at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-[illegible]
	Number	Percent	Percent	Percent	Percent
No liabilities	2,040	44.5	36.2	46.7	46.2
Less than 20	1,055	23.0	19.5	22.3	24.9
[illegible]	686	15.0	16.5	14.1	15.2
[illegible]	431	9.4	14.2	9.0	9.1
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	97	2.0	6.5	2.1	[illegible]
100 to 119.9	23	0.5	1.0	0.4	0.3
120 to 139.9	10	0.2	0.5	0.1	[illegible]
140 to 159.9	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
160 to 179.9	7	0.2	0.3	0.2	[illegible]
180 and over	15	0.4	0.1	0.5	[illegible]
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	4,570		905	1,229	2,436
Number not reporting	[illegible]		[illegible]	[illegible]	[illegible]

Over two-fifths, 44 percent, of the borrowers reported no liabilities at the time of their first standard loan; the proportion varied as the program continued, being 36, 47, and 46 percent of the borrowers accepted on the program in the first, second, and third periods, respectively. For nearly one-fifth [illegible] of the borrowers, 38 percent, the liabilities reported amounted to less than 40 percent of all the assets reported. Less than 2 percent of the borrowers had liabilities which equalled or exceeded assets.

[illegible]

[illegible] ASSETS AND LIABILITIES OF [illegible] OF [illegible] STANDARD RA LOAN: Number of borrowers classified by value of assets and by liabilities as a percentage of assets at time of first standard RA loan

[illegible] assets at time of first standard RA loan	Total borrowers	No liabilities	[illegible]	20 [illegible] 40	40 [illegible] 60	60 [illegible] 80	80 [illegible] 100	100 [illegible] 120	120 [illegible] 140	140 [illegible] 160	160 [illegible] 180	180 [illegible] 200	200 and over	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
[illegible]	950	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	2
[illegible] to [illegible]	974	605	[illegible]	46	50	28	13	2	[illegible]	3	—	1	[illegible]
[illegible] to [illegible]	1,066	[illegible]	[illegible]	[illegible]	67	34	12	6	2	—	1	2	—
[illegible] to [illegible]	773	230	244	155	102	27	18	2	—	2	—	—	—
[illegible] to $2,499	420	75	[illegible]	63	79	40	17	—	—	—	—	—	—
[illegible] to $3,999	221	27	50	60	44	24	7	—	1	—	—	—	—
[illegible] to $4,999	102	22	45	17	26	25	2	—	—	—	—	—	—
$5,000 to $9,999	51	1	14	15	15	4	2	—	—	—	—	—	—
$10,000 to $15,000	24	1	6	10	3	3	1	—	—	—	—	—	—
$20,000 to $29,999	7	2	2	2	1	1	—	—	—	—	—	—	—
[illegible] and over	2	—	—	—	1	—	1	—	—	—	—	—	—
Unknown	70	[illegible]	—	—	—	—	—	—	—	—	—	—	[illegible]
Total	4,660	[illegible]	[illegible]	466	[illegible]	220	11	11	[illegible]	5	7	16	[illegible]

Note: [illegible] table is also available for each of the 3 periods of first standard loan.

[illegible] With a single exception, none of the borrowers with assets of $[illegible] or more had liabilities in excess of the value of their assets.

Table 96.—[illegible] of 1938: Number and percent [illegible] classified by number of standard [illegible] loans [illegible] before February 28, 1939, by period of first standard loan

Number of standard loans authorized	Total borrowers		Borrowers receiving first standard loan before [illegible]			
			[illegible]	[illegible]	[illegible]	[illegible]
	Number	Percent	Percent	Percent	Percent	Percent
1	2,161	46.5	[illegible]	12.0	[illegible]	[illegible]
2	1,274	27.0	[illegible]	[illegible]	[illegible]	[illegible]
3	528	11.4	[illegible]	20.2	[illegible]	[illegible]
4	308	6.6	18.9	12.6	[illegible]	[illegible]
5	187	4.0	18.0	[illegible]	[illegible]	[illegible]
6 or more	200	4.3	[illegible]	[illegible]	[illegible]	[illegible]
Total	XXX	100.0	100.0	100.0	100.0	100.0
Number reporting	4,[illegible]		829	1,216	[illegible]	[illegible]

Note: A table is also available for each of the 3 periods of first standard loan and for all periods combined with a cross-classification number of standard loans authorized and [illegible] which records were received.

Forty-six percent of all borrowers received only 1 loan. Another 27 percent received 2 loans. Nearly one-sixth of all borrowers received 4 or more loans. Of the borrowers who entered the program during the first period, 89 percent received more than 1 loan by February [illegible] More than 1 loan was received by 79 percent of the borrowers who entered the program during the third period, [illegible] and February 1939 and thus had been on the program a maximum of 12 months.

[illegible] Number and percentage of borrowers classified by tenure status during year before first standard FSA loan, by number of standard loans authorized, and by period of first standard loan 1/

Tenure status year before first standard loan	Total borrowers		Borrowers by number of standard loans and period of first loan: One loan				Two or more loans			
				First loan between				First loan between		
			Total	3/1/36-12/31/37	1/1/38-2/28/39 2/		Total	3/1/36-12/31/37	1/1/38-2/28/39	
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Full owner	1,087	23.6	23.1	17.0	17.2	24.0	24.0	20.1	25.0	26.5
Part owner 2/	97	2.1	1.7	—	1.4	1.8	2.4	1.9	2.7	2.6
Tenant	1,557	34.0	34.1	31.5	33.1	33.9	37.6	44.0	29.9	39.1
Cropper	1,175	25.5	25.8	9.1	23.2	26.9	21.9	14.8	27.5	18.9
Hired and unpaid farm laborer	231	5.0	5.2	4.5	10.9	4.6	4.8	3.9	5.3	5.0
Sharecrop	461	10.0	10.0	16.9	13.2	9.3	10.0	13.2	9.6	7.5
Total	4,608	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	4,608		2,164	88	220	1,836	2,464	[illegible]	1,004	737
Number not reporting	40		17	5	3	9	23	11	5	3

1/ Tenure status is that held during major part of crop year before first standard FSA loan.
2/ A part owner rents part and owns part of the farm operated.

There was a slight tendency for borrowers who were full or part owners during the year before the first loan to be more likely than the average borrower to receive 2 or more loans by February, 1939 while borrowers who had been nonfarm were more likely than the average borrower to have received only 1 loan. However, for other groups, there was no consistent relationship between the tenure status and receiving only 1 or receiving 2 or more standard loans by February 28, 1939.

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Table 08.—SIZE OF FARM YEAR BEFORE RR AND NUMBER OF LOANS: Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by number of standard loans authorized, and by period of first standard loan

Acres in farm year before first standard loan	Total borrowers		Borrowers by number of standard loans and period of first loan								
			One loan				Two or more loans				
				First loan between				First loan between			
			Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
	658	17.7	17.8	20.7	25.6	16.6	17.7	17.3	15.7	24.0
Less than 20	386	10.4	10.3	14.6	13.6	9.6	10.5	13.5	9.8	6.3
20 to 49	1,485	40.1	41.6	33.0	37.7	42.5	38.6	36.3	40.1	39.4
50 to 99	765	20.6	19.9	19.5	12.6	21.0	21.2	20.2	23.1	18.3
100 to 174	308	8.3	7.9	7.3	7.0	8.0	8.7	8.5	8.8	8.7
175 to 249	74	2.0	1.9	3.7	3.0	1.7	2.1	2.3	1.6	2.7
250 to 499	27	0.7	0.5	1.2	---	0.5	0.9	1.3	0.8	0.6
500 to 999	7	0.2	0.1	---	0.5	0.1	0.3	0.6	0.1	---
1,000 and over	---	---	---	---	---	---	---	---	---	---
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	3,710		1,765	82	199	1,484	1,945	694	917	334
Number not reporting	938		396	11	24	361	542	40	96	406

In general, there was no consistent relationship between the size of farm during the year before the first loan and receiving only 1 or receiving 2 or more standard loans by February 28, 1939.

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Table 67.-CASH RECEIPTS YEAR BEFORE RR AND NUMBER OF LOANS: Number and percentage of borrowers classified by cash receipts, excluding loans, during year before first standard RR loan, by number of standard loans authorized and by period of first standard loan

Cash receipts year before first standard loan	Total borrowers		Borrowers by number of standard loans and period of first loan: One loan				Two or more loans			
				First loan between				First loan between		
			Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Nil	96	2.1	1.5	7.9	3.8	0.9	2.7	5.2	2.0	1.1
$1 to $124	611	13.6	11.7	28.1	10.3	11.1	15.2	27.1	10.8	9.8
$125 to $249	1,787	39.7	40.2	27.0	43.2	40.4	39.4	37.4	40.9	39.6
$250 to $374	1,125	25.0	25.5	21.3	22.1	36.1	24.7	18.2	26.9	27.9
$375 to $499	462	10.3	11.2	6.7	7.5	11.9	9.4	6.2	10.6	11.0
$500 to $749	296	6.6	7.0	3.4	8.9	7.0	6.2	4.2	6.3	8.0
$750 to $999	79	1.8	2.0	3.4	4.2	1.6	1.6	1.0	1.4	2.4
$1,000 to $1,499	26	0.6	0.7	2.2	---	0.7	0.3	0.3	0.8	0.1
$1,500 to $1,999	6	0.1	0.1	---	---	0.1	0.3	0.3	0.1	0.1
$2,000 to $2,499	3	0.1	*	---	---	0.1	0.1	---	0.2	---
$2,500 and over	3	0.1	0.1	---	---	0.1	*	0.1	---	---
Total	xxx	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	4,494		2,100	89	213	1,798	2,394	697	981	716
Number not reporting	154		61	4	10	47	93	37	32	24

* Less than 0.05 percent.

There was no consistent relationship between the amount of total cash receipts during the year before first RR loan and receiving only 1 or receiving 2 or more standard loans by February 28, 1939.

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Table 10A: FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS YEAR BEFORE RR AND NUMBER OF LOANS: Number and percentage of borrowers classified by cash farm receipts as a percentage of total cash receipts during year before first standard RR loan, by number of standard loans authorized and by period of first standard loan

Cash farm receipts as percentage of total cash receipts year before first standard loan	Total borrowers		Borrowers by number of standard loans and period of first loan: One loan					Two or more loans			
				First loan between					First loan between		
			Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
No farm receipts	654	14.4	13.8	23.1	24.2	12.1	16.9	19.6	13.8	11.7
Less than 10	63	1.3	1.7	1.1	3.4	1.6	1.0	0.9	1.1	1.0
10 to 19.9	70	1.5	1.7	1.1	3.5	1.5	1.4	1.1	1.3	1.7
20 to 29.9	72	1.6	1.9	3.4	2.3	1.8	1.3	1.1	1.6	1.1
30 to 39.9	81	1.8	1.9	2.3	2.3	1.9	1.7	0.6	2.5	1.5
40 to 49.9	94	2.1	2.3	—	3.2	2.4	1.8	2.0	2.0	1.4
50 to 59.9	138	3.0	3.5	1.1	2.7	3.7	2.6	1.8	3.8	1.8
60 to 69.9	220	4.8	5.4	2.3	5.9	5.5	4.3	3.7	5.4	3.3
70 to 79.9	288	6.3	6.8	2.3	4.6	7.3	5.9	5.5	7.1	4.6
80 to 89.9	436	9.6	11.1	3.4	11.0	11.5	8.3	7.2	10.1	6.7
90 to 100	2437	53.6	49.9	59.9	36.9	50.7	56.8	56.5	51.3	65.2
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	4,551		2,130	87	219	1,824	2,421	704	999	718
Number not reporting	97		32	6	4	21	66	30	14	22

There was no consistent relationship between the proportion of the total cash receipts derived from the farm during the year before the first loan and receiving only 1 or receiving 2 or more standard loans by

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Table [illegible]. NET WORTH, EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST RF LOAN AND NUMBER OF LOANS: Number and percentage of borrowers classified by net worth, excluding equity in farm real estate, at time of first standard RF loan, by number of standard loans outstanding and by period of first standard loan.

Net worth, excluding equity in farm real estate, at time of first standard loan	Total borrowers		Borrowers by number of standard loans and period of first loan: One loan				Two or more loans			
				First loan between				First loan between		
			Total	10/1/30-8/28/37	8/29/37-2/28/39	3/1/38-2/28/39	Total	10/1/30-8/28/37	8/29/37-2/28/39	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
$[illegible] or more	[illegible]	0.1	*	—	—	0.1	0.1	0.4	—	—
$[illegible] to $[illegible]	[illegible]	[illegible]	1.4	0.1	2.7	[illegible]	[illegible]	[illegible]	2.[illegible]	[illegible]
[illegible] to $[illegible]	1,160	25.[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	29.[illegible]	[illegible]	21.8	31.3
$[illegible] to $250	1,337	29.3	27.0	25.6	27.3	28.0	30.6	20.2	31.8	30.0
$250 to $499	1,431	30.9	31.0	20.9	21.6	34.8	29.1	25.[illegible]	32.8	27.6
$500 to $999	489	10.5	14.1	7.0	12.7	14.6	8.1	3.2	9.1	[illegible]
$1,000 to $1,499	[illegible]	1.[illegible]	[illegible]	—	1.4	1.6	0.5	0.8	0.4	0.1
$1,500 to $1,999	6	0.1	0.0	1.2	0.5	0.2	*	—	0.[illegible]	—
$2,000 to $2,999	2	*	0.1	—	0.5	0.1	—	—	—	—
$3,000 to $4,999	—	—	—	—	—	—	—	—	—	—
$5,000 and over	—	—	—	—	—	—	—	—	—	—
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	4,[illegible]		2,[illegible]	[illegible]	[illegible]	1,[illegible]	2,[illegible]	[illegible]	[illegible]	[illegible]
Number not reporting	70		27	7	3	17	52	26	14	12

* Less than 0.05 percent.

In general, there was no consistent relationship between the amount of net worth at the time of the first [illegible] standard loans by February 28, 1939.

Table 102.-SIZE OF LOANS: Number and percentage of borrowers classified by total amount of all loans received from FSA, by period of first standard RR loan 1/

Total amount of all loans received from FSA	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
$0 2/	3/ 237	3/ 5.1	—	—	—
$1 to $124	86	1.9	1.8	2.3	1.9
$125 to $249	514	11.1	[illegible]	[illegible]	[illegible]
$250 to $499	2,109	45.5	33.1	49.1	[illegible]
$500 to $749	1,229	26.7	30.7	25.7	25.8
$750 to $999	[illegible]	[illegible]	17.0	[illegible]	[illegible]
$1,000 to $1,499	111	2.4	[illegible]	[illegible]	[illegible]
$1,500 to $1,999	16	0.3	1.3	—	—
$2,000 to $2,999	4	0.1	0.5	—	—
$3,000 to $3,999	—	—	—	—	—
$4,000 to $4,999	—	—	—	—	—
$5,000 and over	—	—	—	—	—
Total	XXX	100.0	100.0	100.0	100.0
Total reporting	4,638		937	1,436	2,539
Median amount of loans	$4[illegible]		$577	$434	$393

1/ Amounts received from beginning of period of first standard loan through February 28, 1939.
2/ Loan authorized but not received by February 28, 1939.
3/ Includes 5 borrowers for whom the amount of loans was not reported.

NOTE: A comparable table is also available for each State in the Region.

The median amount of all loans received from FSA by borrowers by February 28, 1939 was $428. The medians were $577, $434, and $393 for first, second, and third period borrowers, respectively. [illegible], 11, and 23 percent of the first, second, and third period borrowers, respectively, received loans totaling less than $250; 23, 11, and 4 percent of the borrowers in these same 3 periods received loans totaling $750 or more.

TABLE 10.--SIZE OF LOANS: Number and percentage of standard RR borrowers classified by total amount of all loans received from FSA, by states 1/

Total amount of all loans received from FSA	Total borrowers		Borrower's State of residence at time of first standard loan		
			Arkansas	Louisiana	Mississippi
	Number	Percent	Percent	Percent	Percent
$0 2/	237 3/	5.1 3/	4.6	3.7	5.0
$1 to $124	86	1.9	1.6	3.1	1.1
$125 to $249	514	11.1	11.4	13.9	8.2
$250 to $499	2,089	44.8	42.0	45.4	47.9
$500 to $749	1,239	26.7	[illegible]	21.5	26.[illegible]
$750 to $999	352	7.6	7.4	7.9	7.5
$1,000 to $1,499	111	2.4	2.1	3.3	1.[illegible]
$1,500 to $1,999	16	0.3	0.2	1.0	—
$2,000 to $2,999	4	0.1	—	0.1	0.2
$3,000 to $3,999	—	—	—	—	—
$4,000 to $4,999	—	—	—	—	—
$5,000 and over	—	—	—	—	—
Total	XXX	100.0	100.0	100.0	100.0
Total reporting	4,648		1,803	1,315	1,530
Median amount of loans	$428		$443	$411	$426

1/ Amount received from beginning of period of first standard loan through February 28, 1939.
2/ Loan authorized but not received by February 28, 1939.
3/ Includes 5 borrowers for whom the amount of loans was not reported.

The size of loans was about the same in all 3 states, the medians being $443, $426, and $411 in Arkansas, Mississippi, and Louisiana, respectively. In Louisiana 12 percent of the borrowers received loans totaling $750 or more by February 28, 1939; 10 percent of both the Arkansas and Mississippi borrowers received such large loans. Louisiana also had the largest proportion of borrowers, 21 percent, who received loans totaling less than $250, as compared to 18 and 16 percent of the Arkansas and Mississippi borrowers, respectively.

Tables 105, 106, and 107

Table 105

Loans for capital goods, primarily livestock and poultry, accounted for 47 percent of all the money loaned; less than half as much, 21 percent, was loaned for current farm operating expenses. Twenty-two percent was loaned for family expenses; another 6 percent was accounted for by loans for debt settlement and refinancing. More money went for capital goods than for any other purpose during the year of the initial loan, particularly for second and third period borrowers. Loans for family expenses and current farm operating expenses were more important for first period borrowers than for second or third period borrowers. In each of the years of supplemental loans, capital goods, current farm operating expenses, and family expenses each accounted for about 30 percent of the money loaned.

Forty percent of all the money was loaned for livestock and poultry and 6 percent for machinery and equipment; both of these are classifications of capital goods.

Table 106

Capital goods, primarily livestock and poultry, was the leading purpose of loan in each of the 3 States. In second place were loans for current farm operating expenses and loans for family expenses, both of which were of approximately equal importance in each of the 3 States.

Table 107

More than 98 percent of all borrowers received loans for current farm operating expenses and 97 percent for family expenses. Ninety-five percent received loans for some form of capital goods; for 91 percent, these capital goods included livestock and poultry and for 70 percent, machinery and equipment. Three-fourths of the borrowers received loans for debt settlement and refinancing and 70 percent for current farm non-operating expenses.

The proportion of borrowers receiving loans for specified major purposes was about the same for each of the 3 periods but, as the program continued, an increasing proportion of borrowers received initial loans for capital goods and debt settlement.

Following the first year on the RR program, borrowers most frequently were authorized additional loans for current farm operating expenses, family expenses, debt settlement and refinancing, or current farm non-operating expenses. Almost three-fourths of the first period borrowers received a loan during their second year on RR and over one-half received a loan during their third year on the program. Three-fourths of the second period borrowers received a supplemental loan during their second year on RR.

Table 105.-AMOUNT OF LOANS FOR MAJOR PURPOSES: Total amount and percentage of loans authorized to borrowers by FSA, classified by major purposes and by period of first standard RR loan, by specified year during which loans were authorized

Purposes for which loans were authorized	Total amount of loans		Borrowers receiving first standard loan between 3/1/36-2/28/37				3/1/37-2/28/38			3/1/38-2/28/39
			Specified year of loan				Specified year of loan			Specified year of loan
			Total	First (3/1/36-2/28/37)	Second (3/1/37-2/28/38)	Third (3/1/38-2/28/39)	Total	First (3/1/37-2/28/38)	Second (3/1/38-2/28/39)	Total (3/1/38-2/28/39)
	Dollars	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Livestock	1,090,[illegible]	46.[illegible]	35.4	38.1	29.1	29.7	43.2	51.1	24.9	53.4
Machinery and equipment	130,[illegible]	5.9	4.2	4.2	3.7	4.8	5.2	5.3	4.9	7.0
Livestock and poultry	9[illegible],[illegible]	40.3	30.5	34.3	24.8	23.7	29.5	45.5	23.8	45.8
Improvement of land and buildings	14,279	0.6	0.7	0.6	0.6	1.2	0.5	0.3	1.2	0.6
Current farm nonoperating expenses 1/	50,394	2.2	2.4	2.3	2.4	3.0	2.2	1.7	3.5	2.0
Current farm operating expenses	533,04[illegible]	22.8	29.0	28.4	30.3	28.7	24.4	22.4	29.3	19.2
Debt settlement and refinancing	129,270	5.6	4.3	3.1	6.3	6.3	4.6	3.8	6.8	6.6
Family expenses	600,042	21.5	26.6	24.3	30.8	29.4	22.5	19.9	29.3	18.4
All other 2/	24,536	1.1	2.1	2.8	1.1	1.9	1.1	1.1	1.2	0.4
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total amount	2,320,100		551,256	337,[illegible]	119,104	94,[illegible]	625,035	[illegible]	174,97[illegible]	1,152,809

1/ Includes current rent, taxes, interest, recording fees, etc.
2/ Includes loans for which the purposes were not known or were not otherwise classifiable.

Note: A comparable table is also available for each State in the Region.

Table 10C.—Number of loans for farm purposes: Total amount and percentage of loans authorized to standard loan FH borrowers in 1941 classified by major purposes, by States

Purposes for which loans were authorized	Total borrowers		Borrowers with [illegible] at time of first standard loan		
			Whites	Negroes	Indians
	Dollars	Percent	Percent	Percent	Percent
Capital goods	1,[illegible],814	[illegible]	[illegible]	42.0	6.4
Machinery and equipment	[illegible]	[illegible]	[illegible]	[illegible]	6.1
Livestock and poultry	[illegible]	[illegible]	[illegible]	34.3	70.3
Improvement of land and buildings	14,139	0.6	0.[illegible]	1.1	0.1
Current farm nonoperating expenses 1/	[illegible]	[illegible]	2.0	1.9	4.1
Current farm operating expenses	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Debt settlement and refinancing	129,270	5.6	6.8	2.2	6.3
Family expenses	[illegible]	21.5	[illegible]	[illegible]	20.8
All other 2/	[illegible]	[illegible]	3.4	3.4	0.6
Total	XXX	100.0	100.0	100.0	100.0
Total amount	2,[illegible],103		[illegible]	614,[illegible]	[illegible]

1/ Includes current rent, taxes, interest, recording fees, etc.
2/ Includes loans for which the purposes were not known or were not otherwise classifiable.

TABLE 127.--[illegible] AUTHORIZED LOANS FOR MAJOR PURPOSES: Number and percentage of borrowers to whom loans were authorized by FSA for major purposes, by period of first standard FS loan and by specified year during which loans were authorized

Purpose for which loans were authorized	Total borrowers	Borrowers receiving first standard loan between 3/1/36-2/28/37				3/1/37-2/28/38				3/1/38-2/28/39
			Specified year of loan				Specified year of loan			Specified year of loan
			First (3/1/36-2/28/37)	Second (3/1/37-2/28/38)	Third (3/1/38-2/28/39)		First (3/1/37-2/28/38)	Second (3/1/38-2/28/39)		Total (3/1/38-2/28/39)
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
[illegible] goods	4,[illegible]	95.2	95.0	94.2	11.4	88.5	95.8	92.6	48.1	95.9
Machinery and equipment	3,249	69.9	67.5	55.6	19.8	16.9	70.0	63.0	25.0	70.6
Livestock and poultry	4,227	90.9	87.9	79.0	29.5	26.2	91.4	87.2	35.5	91.7
Improvement of land and buildings	698	15.0	19.0	9.6	4.0	8.0	14.7	5.9	10.0	12.8
Current farm nonoperating expenses 1/	3,257	70.1	66.7	49.7	37.0	37.2	71.4	64.9	51.9	70.5
Current farm operating expenses	4,5[illegible]	98.5	98.4	98.5	68.4	51.8	98.8	97.7	68.6	98.1
Debt settlement and refinancing	3,519	75.7	74.7	64.4	42.9	38.7	75.2	61.2	51.1	76.3
Family expenses	4,527	97.4	98.9	97.5	66.7	48.9	97.0	96.0	66.7	97.1
All other 2/	1,177	25.3	51.8	48.9	10.8	4.4	37.2	35.1	4.1	11.1
Unduplicated percent 3/	XXX	100.0	100.0	100.0	72.3	56.7	100.0	100.0	74.2	100.0
Total number of borrowers	4,648		527				1,238			2,586

1/ Includes current rent, taxes, interest, recording fees, etc.
2/ Includes loans for which the purposes were not known or were not otherwise classifiable.
3/ Percentage for each item within each period of first standard loan is based upon total number of borrowers in the period; in each column, borrowers receiving loans for one or more purposes are shown only once on "unduplicated percent" line.

Table 108.--PURPOSES AUTHORIZED LOANS FOR MAJOR PURPOSES: Number and percentage of standard loan of borrowers to whom loans were authorized by FSA for major purposes, by States

Purposes for which loans were authorized	Total borrowers		Borrower's State of residence at time of first standard loan		
			Arkansas	Louisiana	Mississippi
	Number	Percent	Percent	Percent	Percent
Capital goods	4,444	95.2	95.1	93.2	96.9
Machinery and equipment	3,249	69.9	64.8	68.9	76.8
Livestock and poultry	4,227	90.9	93.2	84.2	93.8
Improvement of land and buildings	696	15.0	9.3	19.2	18.0
Current farm non-operating expenses 1/	3,257	70.1	30.3	91.4	98.6
Current farm operating expenses	4,580	98.5	97.9	98.7	99.2
Debt settlement and refinancing	3,519	75.7	75.5	64.1	84.8
Family expenses	4,527	97.4	96.2	97.5	98.8
All other 2/	1,177	25.3	30.1	36.3	10.3
Unduplicated percent 3/	XXX	100.0	100.0	100.0	100.0
Total number of borrowers	4,648		1,303	1,315	1,530

1/ Includes current rent, taxes, interest, recording fees, etc.
2/ Includes loans for which the purposes were not known or were not otherwise classifiable.
3/ Percentage for each item within States is based upon total number of borrowers in the State; in each column, borrowers receiving loans for one or more purposes are shown only once on "unduplicated percent" line.

More than 9 borrowers out of 10 in each of the 3 States received loans for current farm operating expenses, family expenses, and some form of capital goods. In Arkansas and Mississippi more than 9 out of 10, and in Louisiana more than 8 out of 10 borrowers received loans for livestock and poultry. The large proportion of borrowers in Mississippi and Louisiana receiving loans for current farm nonoperating expenses was due to the authorization of small amounts for recording or similar fees. Mississippi had about 10 percent more borrowers receiving loans for machinery and equipment than did the other 2 States and also had the largest proportion of borrowers who received loans for debt settlement. About two-fifths of the borrowers in Louisiana and Mississippi and one-tenth of those in Arkansas received funds for the improvement of land and buildings.

Table 100.--AVERAGE AMOUNT OF LOANS FOR MAJOR PURPOSES: Average amount of loans authorized by FSA to standard loan RR borrowers for major purposes from beginning of period of first standard loan through February 28, 1939, by period of first standard loan 1/

Purposes for which loans were authorized	Average amount authorized to borrowers receiving first standard loan between 3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Dollars	Dollars	Dollars
Capital goods	253	210	248
Machinery and equipment	41	37	44
Livestock and poultry	230	218	222
Improvement of land and buildings	25	19	19
Current farm non-operating expenses 2/	24	13	12
Current farm operating expenses	195	125	87
Debt settlement and refinancing	39	31	39
Family expenses	179	127	85
All other 3/	39	16	18
Total	667	506	446

1/ Averages are based upon the number of borrowers authorized loans for the specified purposes.
2/ Includes current rent, taxes, interest, recording fees, etc.
3/ Includes loans for which the purposes were not known or were not otherwise classifiable.

Note: A comparable table is also available for each State in the Region.

The average amount loaned for each type of capital goods as well as for all forms of capital goods combined was about the same for borrowers entering RR in each of the 3 periods. Loans for current farm operating expenses and family expenses averaged more for the first than for the second period borrowers and more for the second than for the third period group.

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Table 111.-AMOUNT OF LOANS FOR SPECIFIED CURRENT FARM OPERATING EXPENSES: Total amount and percentage of loans authorized to borrowers by FSA for specified types of current farm operating expenses, by period of first standard RR loan and by specified year during which loans were authorized 1/

Types of current farm operating expenses for which loans were authorized	Total amount of loans		Borrowers receiving first standard loan between 3/1/36-2/28/37					3/1/37-2/28/38			3/1/38-2/28/39
				Specified year of loan				Specified year of loan			Specified year of loan
				First (3/1/36-2/28/37)	Second (3/1/37-2/28/38)	Third (3/1/38-2/28/39)		First (3/1/37-2/28/38)	Second (3/1/38-2/28/39)		Total (3/1/38-2/28/39)
	Dollars	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Seed and feed 2/	297,094	55.7	56.9	63.3	50.5	42.7	52.9	59.0	40.8	56.9	
Fertilizer and lime	158,603	29.8	26.5	21.9	33.1	34.0	29.7	21.2	46.4	32.1	
Labor	8,759	1.6	2.0	1.4	2.4	3.5	1.5	1.1	2.3	1.5	
Gas, oil, and grease	1,388	0.3	0.7	1.0	0.5	0.2	*	0.1	---	0.1	
Other current expenses	67,200	12.6	13.9	12.4	13.5	19.6	15.9	18.6	10.5	9.4	
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Total amount	533,044		160,117	95,826	36,166	28,125	152,298	101,063	51,235	220,629	

* Less than 0.05 percent.

1/ The percentage authorized for seed and feed; fertilizer and lime; gas, oil, and grease; and labor is underreported to some extent because some borrowers were known to have been authorized loans for current farm operating expenses, although the type of expense was not specified or was not classifiable into these specified types.

2/ All cotton seed and cotton seed products were classified under seed and feed.

Note: A comparable table is also available for each State in the Region; the average amount authorized to borrowers is also available for each of the purposes and periods designated in this table and for the comparable State tables.

Of the amount loaned for current farm operating expenses, seed and feed constituted the largest single item, 56 percent, and fertilizer was next most important, 30 percent. Following the year of the initial loan, a large proportion of the money went for fertilizer and a smaller proportion for seed and feed.

Table 112.--BORROWERS AUTHORIZED LOANS FOR SPECIFIED CURRENT FARM OPERATING EXPENSES: Percentage of borrowers to whom loans were authorized by FSA for specified types of current farm operating expenses, by period of first standard RR loan and by specified year during which loans were authorized 1/

Types of current farm operating expenses for which loans were authorized	Borrowers receiving first standard loan between 3/1/36-2/28/37			3/1/37-2/28/38		3/1/38-2/28/39
	Specified year of loan			Specified year of loan		Specified year of loan
	First (3/1/36-2/28/37)	Second (3/1/37-2/28/38)	Third (3/1/38-2/28/39)	First (3/1/37-2/28/38)	Second (3/1/38-2/28/39)	First (3/1/38-2/28/39)
	Percent	Percent	Percent	Percent	Percent	Percent
Seed and feed 2/	96.3	62.4	49.2	91.8	62.1	94.1
Fertilizer and lime	60.0	42.0	34.7	62.0	9.5	60.6
Labor	5.6	2.4	3.9	4.5	4.7	6.1
Gas, oil, and grease	0.6	0.1	0.1	0.2	—	0.3
Unduplicated percent who received loans for any current farm operating expenses 3/	98.8	64.4	51.8	97.7	68.6	98.1

1/ The percentage of borrowers authorized loans for seed and feed; fertilizer and lime; gas, oil, and grease; and labor is under-reported to some extent because some borrowers were known to have been authorized loans for current farm operating expenses although the type of expense was not specified or was not classifiable into these specified types.
2/ All cotton seed and cotton-seed products were classified under seed and feed.
3/ Includes borrowers who were authorized loans for other current farm operating expenses than those specified. Percentage for each item within each period of first standard loan is based upon total number of borrowers in the period; in each column, borrowers receiving loans for one or more purposes are shown only once on "unduplicated percent" line.

Note: A comparable table is also available for each state in the Region.

Of the first period borrowers, 96 percent received loans for seed and feed during their first year on the RR program, 62 percent during the second, and 49 percent during the third year. A smaller percentage of first period borrowers were loaned money for fertilizer, but the pattern of repeated loans to a relatively large proportion of borrowers was evident.

Table 53.--AMOUNT OF LOANS FOR FAMILY EXPENSES: Number and percentage of borrowers classified by amount of loans authorized by FSA for family expenses, by period of first standard loan 1/

Amount of loans authorized by FSA for family expenses	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
$0	122	2.6	1.1	3.0	2.9
$1 to $24	258	5.6	1.9	4.3	7.1
$25 to $49	573	12.3	5.0	11.7	15.0
$50 to $74	880	19.0	9.8	13.5	24.5
$75 to $99	769	16.6	9.5	14.6	19.9
$100 to $124	572	12.3	10.4	12.8	12.7
$125 to $149	451	9.7	8.9	13.3	8.2
$150 to $174	312	6.7	8.0	9.6	4.9
$175 to $199	204	4.4	9.7	5.9	2.0
$200 to $249	247	5.3	14.0	6.9	1.8
$250 to $299	118	2.5	3.5	2.7	0.6
$300 and over	141	3.0	13.9	1.7	0.2
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	4,648		827	1,236	2,585

1/ The amount of loans for family expenses is under-reported to some extent because some borrowers were known to have been authorized loans for family expenses although the amount was not specified.

Note: A table is also available for each of the 3 periods of first standard loan with a cross-tabulation of amount of loans authorized for family expenses and amount of grants.

All but 3 percent of the borrowers were loaned money for family expenses. Fifteen percent received loans of $175 or more, but the majority receiving this much were first period borrowers. Another 29 percent of all borrowers received from $100 to $174 and the balance of over 53 percent received up to $100 for family expenses. A slightly larger proportion of the first period borrowers than of the second and third period group were loaned money for family expenses.

Table 114.--REPAYMENT SCHEDULE: Number and percentage of borrowers classified by amount originally scheduled to be repaid before February 28, 1939, by period of first standard RR loan 1/

Amount originally scheduled to be repaid before 2/28/39	Total borrowers		Borrowers receiving first standard loan between		
	Number	Percent	3/1/36-2/28/37 Percent	3/1/37-2/28/38 Percent	3/1/38-2/28/39 Percent
$0	1,602	34.4	---	0.4	61.3
$1 to $62	56	1.2	0.5	2.8	[illegible]
$63 to $124	417	9.0	1.2	15.0	[illegible]
$125 to $249	1,221	26.2	7.0	14.6	2.7
$250 to $374	553	11.[illegible]	21.6	11.6	[illegible]
$375 to $499	119	6.[illegible]	22.4	8.4	[illegible]
$500 to $749	323	7.1	[illegible]	5.9	*
$750 to $999	106	2.3	11.1	1.1	---
$1,000 to $1,499	39	0.8	4.5	0.2	---
$1,500 to $1,999	8	0.2	1.0	---	---
$2,000 to $2,499	---	---	---	---	---
$2,500 and over	---	---	---	---	---
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	4,648		827	1236	2,585

* Less than 0.05 percent.

1/ Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

This table should be studied in conjunction with tables 115 and 116. It shows that practically all borrowers on the program 1 year or longer were originally scheduled to make repayments by February 1939, and that 62 percent of those on the program less than 1 year were not scheduled to make repayments by that date. In using this table, it should be kept in mind that the data do not make allowance for any adjustments or revisions of the original repayment schedule.

TABLE 115.-REPAYMENTS MADE: Number and percentage of borrowers classified by repayments made before February 28, 1939, by period of first standard RF loan 1/

Repayments made before 2/28/39	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
$0	1,657	35.7	2.1	1.7	62.7
$1 to $62	6[illegible]	14.6	.7	1.0	15.9
$63 to $124	[illegible]	18.0	1[illegible].2	4.5	[illegible]
$125 to $249	818	17.6	24.5	31.2	8.8
$250 to $374	279	6.0	2[illegible].2	20.7	1.1
$375 to $499	181	3.9	1[illegible].9	[illegible].7	[illegible]
$500 to $749	121	2.6	13.1	1.0	*
$750 to $999	22	0.5	2.4	0.2	---
$1,000 to $1,499	6	0.1	0.7	---	---
$1,500 to $1,999	2	*	0.2	---	---
$2,000 to $2,499	---	---	---	---	---
$2,500 and over	---	---	---	---	---
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	4,6[illegible]		[illegible]	1,336	2,[illegible]

* Less than 0.05 percent.

1/ Exclusive of repayments made before period during which first standard loan was received for borrowers receiving a loan other than standard in an earlier period.

This table, studied in conjunction with Table 114, shows that 35 percent of the borrowers were scheduled to make repayments before February 28, 1939 and that 64 percent actually did make repayments. For all 3 groups - first, second, and third period borrowers - approximately as many as were expected made repayments. Seventy percent of the borrowers beginning in the first period were originally scheduled to repay at least $375 by the end of the third period, but only 33 percent repaid as much as $375. Corresponding percentages of borrowers who began in the second period were 17 and 4.

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Table 118.-REPAYMENTS SCHEDULED AND REPAYMENTS MADE: Number of standard RR borrowers classified by amount originally scheduled to be repaid before February 28, 1939 and by repayments made before February 28, 1939

Amount originally scheduled to be repaid before 2/28/39 1/	Total borrowers	Total repayments made before 2/28/39												
		$0	$1 to $62	$63 to $124	$125 to $249	$250 to $374	$375 to $499	$500 to $749	$750 to $999	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 and over
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
$0	1,602	1,581	14	2	---	3	1	1	---	---	---	---	---
$1 to $62	55	4	41	5	5	---	---	---	---	---	---	---	---
$63 to $124	417	21	163	200	31	2	---	---	---	---	---	---	---
$125 to $249	1,221	30	327	442	395	24	2	1	---	---	---	---	---
$250 to $374	553	9	61	129	199	139	14	2	---	---	---	---	---
$375 to $499	319	5	13	40	107	94	54	6	---	---	---	---	---
$500 to $749	328	3	7	15	66	86	81	68	2	---	---	---	---
$750 to $999	106	1	4	2	12	19	24	33	11	---	---	---	---
$1,000 to $1,499	39	2	1	2	3	5	4	10	7	5	---	---	---
$1,500 to $1,999	8	1	---	---	---	1	1	---	2	1	2	---	---
$2,000 to $2,499	---	---	---	---	---	---	---	---	---	---	---	---	---
$2,500 and over	---	---	---	---	---	---	---	---	---	---	---	---	---
Total	4,648	1,657	631	837	818	373	181	121	22	6	2	---	---

1/ Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan other than standard in an earlier period.

2/ Exclusive of repayments made before period during which first standard loan was received for borrowers receiving a loan other than standard in an earlier period.

Note: A comparable table is also available for each of the 3 periods of first standard loan.

This table shows that usually the repayments made varied from the original schedule; they were sometimes

Tables 117, 118, and 119

Over two-fifths, 42 percent, of all borrowers had their loans renewed before February 28, 1939. Almost one-fourth, 24 percent, of the group receiving the first standard loan during 1938-39 had their loans renewed before they completed 1 year on the RR program. Two-thirds of those receiving their first standard loan during 1937-38 and more than three-fifths, 62 percent, of those receiving the first loan during 1936-37 had their loans renewed by February 28, 1939. Borrowers whose loans were not renewed generally had a better repayment record than those whose loans were renewed.

Tables 117, 118, and 119 must be used with caution because the repayment schedules refer to the original and not to the revised schedules. In addition, repayments include interest but the scheduled repayments do not.

Less than 1 percent of the borrowers had scheduled repayments but made no repayments prior to February 28, 1939. Almost one-half, 49 percent, did as well or better on repayments than originally planned; one-half of 1 percent made repayments who were not scheduled to do so until after February 1939, 14 percent repaid about as much or more than originally scheduled, and 34 percent were not scheduled to make repayments and made none. One-fifth, 20 percent, of the first and second period and 71 percent of the third period borrowers did as well or better than originally scheduled.

Tables 118 and 119 considered together, show that the borrowers in Arkansas came closest to repaying an amount equal to the scheduled repayments, repaying 61 percent of the total amount originally scheduled to be repaid by February 28, 1939, while the borrowers in Louisiana and Mississippi repaid approximately 57 percent of the amount first scheduled. For the Region, the percentages repaid were 60, 56, and 58 percent for first, second, and third period borrowers, respectively. Almost three-fifths as much, 58 percent, was repaid as originally scheduled before February 28, 1939.

Table 117.-RENEWALS AND PERCENTAGE OF SCHEDULED REPAYMENTS MADE: Number and percentage of borrowers classified by percentage of scheduled repayments made before February 28, 1939, and by whether or not loans were renewed or extended before February 28, 1939, by period of first standard RR loan 1/

Percentage of scheduled repayments made before 2/28/39	Total borrowers		Borrowers receiving first standard loan between 3/1/36-2/28/37			3/1/37-2/28/38			3/1/38-2/28/39		
			Total	Renewed	Not renewed	Total	Renewed	Not renewed	Total	Renewed	Not renewed
	No.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
No repayments, but repayments scheduled	76	1.6	2.1	0.8	4.1	1.5	0.5	3.6	1.5	3.9	0.8
Less than 30	532	11.4	13.9	12.9	15.5	18.4	20.3	14.6	7.4	22.7	2.6
30 to 49.9	655	14.1	20.0	22.9	15.1	23.6	28.3	14.1	7.7	25.5	2.2
50 to 69.9	660	14.2	24.1	27.1	19.2	21.2	25.7	12.1	7.7	25.7	2.1
70 to 89.9	469	10.1	19.8	24.7	12.0	15.0	17.6	10.0	4.6	13.9	1.7
90 to 109.9	517	11.1	17.9	9.6	31.3	14.8	6.9	30.6	7.2	7.5	7.1
110 to 129.9	59	1.3	1.6	1.6	1.6	2.6	0.5	6.8	0.5	0.3	0.6
130 to 149.9	25	0.5	0.2	---	0.6	0.8	0.2	1.9	0.5	0.3	0.6
150 to 199.9	30	0.6	0.2	0.2	0.3	1.0	---	2.9	0.6	---	0.8
200 and over	23	0.5	0.2	0.2	0.3	0.7	---	2.2	0.5	0.2	0.6
No repayments, no repayments scheduled	1,581	34.1	---	---	---	0.2	---	0.5	61.1	---	80.0
Repayments, no repayments scheduled	21	0.5	---	---	---	0.2	---	0.7	0.7	---	0.9
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	4,648		827	510	317	1,236	824	412	2,585	612	1,973

1/ Exclusive of repayments scheduled and repayments made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

[illegible] Before the Day
[illegible]

Table [illegible] REPAYMENT'S SCHEDULED: Total amount of loans originally scheduled to be repaid to FSA before February 28, 1939, by period [illegible] first standard RR loan, by States 1/

Borrower's State of residence at time of first standard loan	Total Amount	Amounts originally scheduled to be repaid before 2/28/39 by borrowers receiving first standard loan between			
		[illegible]	[illegible]	[illegible]	[illegible]
	Dollars	Dollars	Dollars	Dollars	Dollars
Arkansas	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Louisiana	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Mississippi	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Total, all States	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Total number of borrowers	4,648	827	1,236	2,585	

1/ Estimates of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan, other than standard, [illegible] an earlier period.

Table [illegible] - TOTAL REPAYMENTS MADE: Total amount of repayments made to [illegible] before February 28, 1939, by period of borrower's first standard RR [illegible], by States 1/

Borrower's State of residence at time of first standard loan	Total Amount	Repayments made before 2/28/39 by borrowers receiving first standard loan between			
		[illegible]	[illegible]	[illegible]	[illegible]
	Dollars	Dollars	Dollars	Dollars	Dollars
Arkansas	201,968	93,099	60,413	48,456	
Louisiana	178,860	104,685	62,984	12,191	
Mississippi	151,839	64,975	58,289	28,615	
Total, all States	[illegible]	262,759	179,686	[illegible]	
Total number of borrowers	4,648	827	1,236	2,585	

[illegible] repayments before [illegible] which first [illegible] loan [illegible]

Table 120.-BORROWERS (GRANTS RECEIVED): Number and amounts of borrowers classified by periods during which grants were received, Farmers Home Administration 2005 and Farmers 38, 1936, by period of first standard 40 loan

Periods during which grants were received between 3/1/36-2/28/39	Total borrowers		Borrowers receiving first grant and loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
No grants	3,386	72.8	59.0	59.2	86.1
1936-37 only	140	3.1	12.1	2.0	0.0
1936-37; 1937-38	62	1.9	6.1	1.2	0.1
1936-37; 1937-38 1938-39	23	0.5	1.0	0.4	0.1
1936-37; 1938-39	36	1.8	3.4	0.2	0.2
1937-38 only	46	1.0	2.4	1.6	0.2
1937-38; 1938-39	33	0.7	1.6	1.2	0.2
1938-39 only	937	20.1	2.1	14.2	11.1
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	4,648		837	1,236	2,575
1936-37	[illegible]	[illegible]	15.7	[illegible]	[illegible]
1937-38	144	[illegible]	1.2	[illegible]	[illegible]
1938-39	1,093	32.1	[illegible]	20.0	12.6

Note: A table is also available, for each of the 3 periods of first standard loan and for all periods combined, with a cross-tabulation of periods during which grants were received and number of standard loans authorized.

Seventy-three percent of the borrowers who did not receive any grants between March 1, 1936 and February 28, 1939; this was true for 52, 55, and 86 percent of the first, second, and third period borrowers, respectively. Twenty-four percent received grants during only 1 year, 2 percent during 2 years, and one-half of 1 percent during all 3 years. Less than 2 percent of the first period and a small fraction of 1 percent of the second and third period borrowers received grants each of the 3 years covered by the study. During 1938-39, 21 percent received grants as compared to 3 percent during 1937-38 and 2 percent during 1936-37.

Table 121.--AMOUNT OF GRANTS: Number and percentage of borrowers classified by amount of grants received before February 28, 1939 by period of first standard RR loan 1/

Amount of grants received before 2/28/39	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
$0	2,445	74.2	51.9	61.1	87.4
$1 to $24	669	15.0	21.9	23.5	8.2
$25 to $49	414	8.9	17.2	13.8	3.9
$50 to $74	70	1.5	5.0	2.3	3.5
$75 to $99	16	0.3	1.5	0.3	—
$100 to $149	4	0.1	0.5	—	—
$150 to $199	—	—	—	—	—
$200 to $299	—	—	—	—	—
$300 to $399	—	—	—	—	—
$400 to $499	—	—	—	—	—
$500 and over	—	—	—	—	—
Total	100	100.0	100.0	100.0	100.0
Number reporting	4,646		827	1,296	2,585

1/ Amount received from beginning of period of first standard loan through February 28, 1939.

Note: A table is also available for each of the 3 periods of first standard loan with a cross-tabulation of amount of grants and amount of loans authorized for family expenses.

Almost three-fourths, 74 percent, of the borrowers received no grants during or after the period of the first standard loan; this was true for 52, 61, and 87 percent of the first, second, and third period borrowers, respectively. Less than 2 percent of the borrowers received $50 or more in grants and no borrower received as much as $150.

Table 122.--GRANTS IN RELATION TO REPAYMENTS: Number and percentage of borrowers classified by grants received in relation to repayments made after period of first standard loan and before February 28, 1939, by period of first standard RR loan

Relation of grants to repayments	Total borrowers 1/		Borrowers receiving first standard loan between	
			3/1/36-2/28/37	3/1/37-2/28/38
	Number	Percent	Percent	Percent
No grants, no repayments	126	6.1	8.2	4.7
No grants, some repayments	1,195	58.0	55.9	59.4
Some grants, no repayments	19	0.9	1.1	0.8
Some grants, some repayments	723	35.0	34.8	35.1
Grants as percentage of repayments				
Less than 30	557	27.1	32.2	23.5
30 to 49.9	96	4.7	1.7	6.6
50 to 69.9	34	1.6	0.7	2.3
70 to 89.9	17	0.8	0.1	1.3
90 to 109.9	3	0.1	—	0.2
110 to 129.9	3	0.1	—	0.2
130 to 149.9	2	0.1	—	0.2
150 to 199.9	6	0.3	0.1	0.4
200 and over	5	0.2	—	0.4
Total	XXX	100.0	100.0	100.0
Number reporting	2,063		827	1,236

1/ Exclusive of borrowers receiving first standard loan between 3/1/38-2/28/39.

Fifty-six percent of the first period and 59 percent of the second period borrowers made repayments but received no grants following the period of the first standard loan. A little more than one-third of both the first and second period borrowers made repayments and also received grants after their first year on the RR program. Only 1 out of every 1,000 first period borrowers and 14 out of every 1,000 second period borrowers received grants about equal to or in excess of repayments.